LOK SABHA DEBATES

(Part I—Questions and Answers)

VOLUME II, 1956

16th March to 16th April 1956

TWELFTH SESSION, 1956

(Vol, II contains Nos. 21 to 40)

LOK SABHA SECRETARIAT
NEW DELHI

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LOK SABHA

Monday, 19th March, 1956

The Lok Sabha met at Half Past Ten of the Clock

[MR. SPEAKER *in the Chair*]

ORAL ANSWERS TO QUESTIONS

Shri M. L. Dwivedi: Question No. 765.

The Deputy Minister of Labour (Shri Abid Ali): Sir, there are three questions on the same subject. Nos. 765, 791 and 797.

Mr. Speaker: Yes, they may all be answered together.

शिवा राव समिति

*७६५ **श्री एम० एल० द्विवेदी :** क्या श्रम मंत्री यह बताने की कृपा करेंगे कि :

(क) काम चाहने वाले व्यक्तियों के लिये और विशेष रूप से उन लोगों के लिये जिन्होंने अपने नाम काम दिलाऊ दफ्तरों में दर्ज कराये हैं, कार्य-दक्षता परीक्षण की व्यवस्था को जारी रखने के बारे में शिवा राव समिति द्वारा की गई सिफारिशों पर क्या कार्यवाही की गई है ;

(ख) इस समय कार्य-दक्षता परीक्षणों की क्या स्थिति है; और

(ग) यदि सिफारिश स्वीकार कर ली गई है तो किस के द्वारा यह कार्य करवाया जायेगा ?

श्रम उपमंत्री (श्री आबिद अली): (क) तथा (ग). अन्तर्राष्ट्रीय श्रम संगठन के एक विशेषज्ञ इस प्रकार के कार्यक्रम चलाये जाने के बारे में छान बीन कर रहे हैं । यह कार्य काम दिलाऊ दफ्तरों द्वारा ही चलाया जायेगा ।

(ख) सम्बन्धित स्थानीय अधिकारियों के सहयोग से, कुछ काम दिलाऊ दफ्तरों में, टाईपिंग और शार्टहैंड की योग्यता जानने के लिए इम्तहान लिए जाते हैं । स्थानीय टेकनीकल प्रशिक्षण केन्द्रों में भी कुछ टेकनीकल कामों की योग्यता जानने के लिए इम्तहान लिए जाते हैं ।

शिवा राव समिति

*७९१. **श्री एम० एल० द्विवेदी :** क्या श्रम मंत्री यह बताने की कृपा करेंगे कि शिवा राव समिति की इस सिफारिश पर कि राज्य सरकारों के अन्तर्गत सेवाओं के लिये भर्ती हमेशा काम दिलाऊ दफ्तरों के द्वारा की जानी चाहिये, सरकार क्या कार्यवाही करने का विचार रखती है ?

श्रम उपमंत्री (श्री आबिद अली) : काम दिलाऊ दफ्तरों का प्रशासन राज्य सरकारों को सौंपे जाने के बाद, इस बारे में विचार किया जायेगा ।

शिवा राव समिति

*७९७. **श्री एम० एल० द्विवेदी :** क्या श्रम मंत्री बताने की कृपा करेंगे कि :

(क) क्या सरकार ने इस बारे में कोई जांच कराई है कि डी० जी० आर० और ई० नमूने की प्रशिक्षण सुविधाएं किन किन राज्यों में उपलब्ध है और कहां तक उपलब्ध हैं;

(ख) क्या शिवा राव समिति की सिफारिशों को ध्यान में रखते हुए इस प्रशिक्षण के कार्य क्षेत्र को बढ़ाने का विचार है; और

(ग) यदि हां, तो किन राज्यों में ऐसा किया जायेगा और कितनी मात्रा में विस्तार किया जायेगा ?

श्रम उपमंत्री (श्री आबिद अली) : (क) जी हां, इस बारे में राष्ट्रीय व्यवसाय प्रमाणक जांच समिति और नियोजन तथा प्रशिक्षण सेवा संगठन समिति (शिवा राव समिति) ने जांच की है ।

(ख) तथा (ग). जी हां, दूसरी पंचवर्षीय योजना के अन्तर्गत कारीगरों को काम सिखाने की सुविधाओं का सभी राज्यों में विस्तार किया जायेगा । सुविधाओं के विस्तार की मात्रा निश्चित करने के लिए राज्य सरकारों से सलाह ली जा रही है ।

श्री एम० एल० द्विवेदी : चींटी भी अपना भोजन पहले से तैयार कर लेती है तब बरसात आती है तो राज्य सरकारों को एम्प्लायमेंट एक्सचेंजेज सिपुर्द करने से पेश्तर आपने इस बात पर विचार भी नहीं किया कि उनकी क्या व्यवस्था होगी ?

श्री आबिद अली : इसके बारे में तो काफी विचार किया जा चुका है और राज्य के श्रम मंत्रियों से भी जो पिछले साल हैदराबाद में मिले थे, सलाह ली जा चुकी है लेकिन जब यह एम्प्लायमेंट एक्सचेंजेज उनको सिपुर्द कर दिये जायेंगे उस वक्त इस पर अन्तिम तरीके से फैसला किया जा सकेगा ।

श्री एम० एल० द्विवेदी : अभी उसके पूर्व विचार क्या है ? मैं जानना चाहता हूं कि अभी इस सम्बन्ध में क्या विचार बना है और इस वक्त क्या निर्णय हुआ है ?

श्री आबिद अली : यह तय पाया गया है कि कमेटी ने जो रिपोर्ट दी थी उसको मान लिया जाय ।

श्री एम० एल० द्विवेदी : क्या किन्हीं राज्यों ने इसके सम्बन्ध में तरमीम भी पेश की है ?

श्री आबिद अली : करीब-करीब सभी राज्य सरकारें इसको मान रही हैं ।

श्री एम० एल० द्विवेदी : मैं एक बात जानना चाहता हूं और वह यह कि जो एफिशिएंसी टेस्ट् होते हैं तो जब हम विभिन्न राज्य सरकारों को इन एम्प्लायमेंट एक्सचेंजेज को दे देंगे तो इन सब में देश भर के लिए यूनिफार्मिटी, एक सी चीज हो सके, एकरूपता हो सके और सबमें योग्यता बराबर-बराबर मिल सके, इसकी जांच के लिए क्या प्रयत्न किया जायगा ?

श्री आबिद अली : जी हां, उसका मुख्य दफ्तर तो केन्द्रीय सरकार के मातहत रहेगा और उसी के जरिए से तमाम देश के लिए नीति निश्चित् होगी और उस पर अमल किया जायगा और सभी जगह एक तरीके से काम होगा ।

Shri Keshavaiengar: May we know if there is any provision for the levy of any fee for these efficiency tests and if the private employers also have accepted the results of these tests?

Shri Abid Ali: There will be no fee for this. So far as private employers are concerned they have not accepted it. There was no occasion to seek their acceptance. But when we take tests of candidates and select them after finding their suitability, there are better chances for getting them employment.

Shri P. C. Bose: May I know whether the State Governments are already associated with the working of the Employment Exchanges through the Provincial Employment Exchange Offices?

Shri Abid Ali: The Employment Exchanges will be handed over to the State Governments; and, apart from the Exchanges being at the headquarters of the States, these will be in most of the district headquarters also.

श्री कृष्णाचार्य जोशी : क्या मैं यह जान सकता हूं कि स्टेट एम्प्लायमेंट एक्सचेंज में अगर कोई उम्मीदवार अपना नाम दर्ज कराता है तो क्या सेंट्रल गवर्नमेन्ट के टेस्ट के लिए भी काम आ सकता है ?

श्री आबिद अली : जहां-जहां हमें इनकी जरूरत रहती है वहां-वहां की जरूरत के अनुसार टेस्ट लिया जाता है ।

Shri Bhagwat Jha Azad: May I know whether all the State Governments have agreed to take over the Exchanges by the 31st March, as the hon. Minister mentioned last time?

Shri Abid Ali: Most of the State Governments have agreed to take over on 31st March. With such of them as have not agreed we are negotiating, so that all the Employment Exchanges may be handed over on the 31st March.

Shri Keshavaiengar: May we know if the Exchange has also made provision for payment of the travelling expenses to the people who come from the mofussil to sit for these tests?

Shri Abid Ali: No, Sir.

श्री एम० एल० द्विवेदी : मैं यह जानना चाहता हूं कि अभी तक केन्द्रीय एम्प्लायमेंट एक्सचेंज के मातहत कितने प्रशिक्षण केन्द्र हैं और जब यह एम्प्लायमेंट एक्सचेंज राज्यों को दे दिये जायेंगे तो वे प्रशिक्षण केन्द्र भारत सरकार चलायेगी या उनको राज्य सरकारें चलायेंगी या उनकी क्या व्यवस्था होगी ?

श्री आबिद अली : यह प्रशिक्षण केन्द्र सेंट्रल गवर्नमेंट के मातहत ही रहेंगे और उन्हीं के मार्फत यह टेस्ट लिया जायगा । यह केन्द्र कई जगह पर हैं, देहली में भी हैं और जहां-जहां विशेष तौर पर इनकी जरूरत रहती है, वहां पर उसका इन्तजाम कर दिया गया है ।

पंडित सी० एन० मालवीय : श्रम उपमंत्री महोदय ने फरमाया कि एक आई० एल० ओ० एक्सपर्ट भारत आया हुआ है जो इस टेस्ट के सिलसिले में जांच कर रहा है तो क्या शिवा राव समिति ने इस सिलसिले में जो सिफारिशें की हैं वे काफी नहीं समझी गई हैं जो उनकी और अधिक जांच करने के लिए यह आई० एल० ओ० एक्सपर्ट यहां पर आये हैं ?

श्री आबिद अली : जी हां, उनका प्रत्यक्ष अनुभव है और उसका लाभ हम उठाना चाहते हैं, इसलिए आई० एल० ओ० से इस बारे में लिखा पढ़ी की गई थी और वह एक्सपर्ट पिछले साल से यहां पर आये हुए हैं । वे एक साल यहां पर रहेंगे और इस अर्से में वे हमारे जो दूसरे कार्यकर्त्ता हैं उनको सिखा रहे हैं और उससे उम्मीद की जाती है कि काफी फायदा होगा ।

पंडित डी० एन० तिवारी : कुछ राज्य सरकारों ने अभी तक अपनी ख्वाहिश जाहिर नहीं की है कि इन एक्सचेंजेज को ले सकें तो क्या मैं जान सकता हूं कि कौन-कौन वे राज्य सरकारें हैं जिन्होंने अभी तक अपनी स्वीकृति नहीं दी है ?

श्री आबिद अली : इनमें मुख्य करके तो सिर्फ मद्रास है लेकिन उन्होंने भी इंकार नहीं किया है, बातचीत हो रही है और जैसा कि मैंने अर्ज किया था वह हमारी बात को मान जायेंगे ।

VEGETABLE OIL

***766. Shri Jhulan Sinha**: Will the Minister of **Food and Agriculture** be pleased to state:

(a) whether Government's attention has been drawn to the judgement of an Ahmedabad judicial magistrate declaring the Vegetable Oil Product Controllers' orders issued under Section 3 of the Essential Supply (Temporary Powers) Act, *ultra vires*; and

(b) if so, the action proposed to be taken in the matter?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) Yes, Sir.

(b) An appeal has been filed against the decision.

Shri Jhulan Sinha: May I enquire if the Government has analysed the legal implications of this order on the problem of adulteration of ghee by vegetable oil?

Dr. P. S. Deshmukh : If my friend means whether we have examined the legality of the provision, I must say, since we have filed the appeal, we think that our contention is correct.

Shri Dabhi: May I know when the appeal was filed?

Dr. P. S. Deshmukh: These details have not been provided by the Bombay Government. They have been asked to give them.

TRAINING FOR NAVIGATORS

***767. Shri T. B. Vittal Rao:** Will the Minister of **Communications** be pleased to state whether it is a fact that training for Navigators Class I certificate is going to be started at the Civil Aviation Training Centre?

The Minister in the Ministry of Communications (Shri Raj Bahadur): A proposal of this nature is under examination in the Civil Aviation Department.

Shri T. B. Vittal Rao: What is our annual requirement of Navigators with Class I certificate?

Shri Raj Bahadur: So far as Class I certificates are concerned, we have got already 23 First Class Navigators. They are required on the services of the Air India International.

Shri T. B. Vittal Rao : May I know if our aircraft in their flight from Delhi to Kabul do carry Class I Certificate Navigators?

Shri Raj Bahadur: The rule for Class I Navigator certificate is: if the flying machine has to fly without landing, by day more than 600 miles entirely over the high seas or elsewhere than over recognised routes, or by night more than 600 miles, then a First Class Navigator is required. Otherwise they do with Second Class Navigators.

Shri T. B. Vittal Rao: Is it a fact that if the aircraft flies at an altitude of over 10,000 ft., then this Class I Navigator certificate is required?

Shri Raj Bahadur: I am not quite sure whether the altitude is taken into account. It is the distance between one stop and another that is taken into account, so far as I know.

Shri Joachim Alva: In times of emergency radio operators sometimes are not on these ships, as was the case with the *Kashmir Princess*. May I know why radio operators as well as navigators are not put in these large air-ships?

Shri Raj Bahadur: In this matter we are governed by the standards laid down by the ICAO, that is the International Civil Aviation Organisation. And we also take into consideration the advice and wishes of the pilots and the crew. This particular elimination of the radio officers was done in that background.

Shri T. B. Vittal Rao: As and when this Navigator's course is started at the Civil Aviation Training Centre at Allahabad, what will be the provision made for training these persons—what will be the number of trainees that will be admitted?

Shri Raj Bahadur: All these questions are under consideration, questions about the need for the course, the number of persons likely to take advantage of it, the minimum qualifications to be prescribed, the economies involved and all that—these things are under consideration. The Ministry will get the proposals vetted by the D.G.C.A. and then we will take a decision on that.

Coal Mines Provident Fund Scheme

***769. Sardar Hukam Singh:** Will the Minister of **Labour** be pleased to state:

(a) the total number of workers enrolled as members of the Coal Mines Provident Fund by now; and

(b) the total amount in the Fund now?

The Deputy Minister of Labour (Shri Abid Ali): (a) 9,10,778 upto the 31st January, 1956. The number of actual subscribers during 1954-55 was 3,12,721.

(b) About Rs. 495 lakhs.

Sardar Hukam Singh: May I know what is the average annual contribution to this Fund?

Shri Abid Ali: For the year 1955-56, it is Rs. 1,45,23,154.

Sardar Hukam Singh: What is the number of coal-miners that are not being benefited by the scheme for the present, and what is being done to encourage them to join it?

Shri Abid Ali: The miners in Hyderabad State are not presently benefited by this scheme, but for them also, a scheme has been made ready and it will be published in the Gazette of this week and the paying of contribution will start from 1st April, 1956.

Shri T. B. Vittal Rao: There is a wide disparity between the number of workers enrolled and the number of actual subscribers—9,10,778 and 3,12,721 respectively. What are the reasons for this wide disparity?

Shri Abid Ali: This scheme is applicable to the coal-field workers and their number is 3 lakhs odd. These workers are in the coal-mines. Practically everyone of them is covered by the scheme now.

HOMOEOPATHY

*770. **Shri Krishnacharya Joshi:** Will the Minister of **Health** be pleased to state:

(a) whether various State Governments have furnished revised detailed schemes for research in Homoeopathy as asked for by Government; and

(b) if so, the main features thereof?

The Deputy Minister of Health (Shrimati Chandrasekhar): (a) and (b). A statement containing the requisite information is laid on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 1].

Shri Krishnacharya Joshi: From the statement, I find that only two States, West Bengal and Bombay, have sent up a scheme. May I know what is the position in other States?

Shrimati Chandrasekhar: We wrote to all the State Governments to send schemes for help from the Central Government. Only from West Bengal Government and Bombay Government were the replies received, and so we considered them.

Shri Krishnacharya Joshi: May I know the total amount spent on homoeopathy and also the amount that will be provided for it in the second Five Year Plan?

Shrimati Chandrasekhar: A provision of Rs. 6·6 lakhs has been included in the budget estimate for 1956-57, and in the Second Five Year Plan a provision of Rs. 40 lakhs has been made for the development of homoeopathy.

Shri Bhagwat Jha Azad: On the floor of this House, so many times, we have know that *ayurveda* and homoeopathic systems of medicine have not been recognised by the hon. Health Minister. May I know whether, before allowing the State Governments to spend so many lakhs on these systems, there has been any revelation to the hon. Health Minister in the recent past about the usefulness of these systems of medicine?

The Minister of Health (Rajkumari Amrit Kaur): I do not know how that question arises here. But I may say that money has been set aside for all the systems of medicine that exist today. That is, apart from the modern system of medicine, provision is made for *ayurveda, unani*, homoeopathy and nature cure. If there are schools for homoeopathy in any of the States, we ask those States to send up schemes, and we give them money for such schemes as are approved by us.

रेलवे के ऊपरी पुल

*७७१. **श्री भक्त दर्शन :** क्या **परिवहन** मंत्री ३० अगस्त, १९५५ को पूछे गये तारांकित प्रश्न संख्या १२०४ के उत्तर के सम्बन्ध में यह बताने की कृपा करेंगे कि :

(क) क्या डाइवरजन सड़क के निर्माण के पश्चात् दिल्ली में निजामुद्दीन और ओखला के बीच दो ऊपरी पुल बनाने का कार्य आरम्भ हो गया है; और

(ख) यदि नहीं, तो किस तारीख तक इन ऊपरी पुलों का निर्माण कार्य आरम्भ होने की आशा है ?

रेलवे तथा परिवहन मंत्री के सभासचिव (श्री शाहनवाज खां) : (क) जी, हां ।

(ख) सवाल ही पैदा नहीं होता ।

श्री भक्त दर्शन : इन पुलों का निर्माण कार्य कब तक समाप्त हो जायेगा और इस पर कुल कितना खर्चा होने का अनुमान लगाया जा रहा है ?

श्री शाहनवाज खां : खयाल तो यह है कि तकरीबन एक साल के अर्से में यह पुल पूरे हो जायेंगे । खर्चा जो होगा उसका एस्टिमेट तो रेलवेज ने लगाया है और रेलवे बोर्ड में उसका इन्तजार किया जा रहा है । अभी तक वहां कागजात पहुंचे नहीं हैं ।

श्री भक्त दर्शन : क्या यह सत्य है कि इन पुलों के न बनने के कारण रक्षा मंत्रालय तिलपट के मैदान में जो वायु सेना का प्रदर्शन किया करता था वह नहीं कर पा रहा है ? अतः क्या इस सम्बन्ध में शीघ्रता की जायेगी ?

श्री शाहनवाज खां : जितनी शीघ्रता मुमकिन है उतनी शीघ्रता हम कर रहे हैं ।

COASTAL SHIPPING

***772. Shri Ibrahim :** Will the Minister of **Transport** be pleased to state:

(a) the number of foreign ships chartered by Indian Companies and employed at present on the Indian coasts ; and

(b) their annual chartering charges?

The Deputy Minister of Railways and Transport (Shri Alagesan) : (a) Six such ships of about 46,500 dead weight tons in all are at present employed wholly or partly on the Indian Coastal trade.

(b) The foreign exchange expenditure on these charters for a period of one year would be about Rs. 1·06 crores.

Shri Ibrahim : May I know whether these charterates are controlled by Government?

Shri Alagesan : In fact, the shipping companies negotiate in the open market. The rates are subject to fluctuations.

Shri Ibrahim : May I know when India will be self-sufficient in coastal shipping?

Shri Alagesan : Even these charters were allowed only on a conditional basis, namely, that they should be replaced within a year or two by owned tonnage.

चितरंजन और टेलको कारखाने

***७७३. श्री विभूति मिश्र :** क्या **रेलवे** मंत्री यह बताने की कृपा करेंगे कि :

(क) बड़ी लाइन और छोटी लाइन के रेलवे इंजनों की इस समय कितनी आवश्यकता है;

(ख) इस आवश्यकता को चितरंजन और टेलको किस हद तक पूरा कर सकेंगे;

(ग) चित्तरंजन और टेलको कारखानों में बनाये गये रेलवे इंजनों के अतिरिक्त बडी और छोटी लाइनों के कितने इंजनों को विदेशों से आयात करना पड़ेगा; और

(घ) क्या सरकार ने कोई विशेष योजना बनाई है जिससे कि एक निश्चित कालावधि के बाद इंजनों का आयात करना आवश्यक न हो ?

रेलवे तथा परिवहन उपमंत्री (श्री अलगेशन): (क) अनुमान है कि दूसरी पंचवर्षीय योजना में बड़ी और मीटर लाइनों पर भाप से चलने वाले इतने इंजनों की जरूरत होगी:—

बड़ी लाइन १४३०, मीटर लाइन ८५३ ।

(ख) चितरंजन लगभग १००० बड़ी लाइन के इंजन और टेल्को लगभग ३०० मीटर लाइन के इंजन ।

(ग) जितने इंजनों के लिए पहले आर्डर दिये गये हैं उनके अलावा लगभग ३६५ इंजन ।

(घ) जी, हां । दूसरी पंचवर्षीय योजना में चितरंजन और टेल्को कारखानों का विकास करने का विचार है ताकि वे बड़ी और मीटर लाइनों की सामान्य जरूरत के अनुसार इंजन तैयार कर सकें ।

श्री विभूति मिश्र : क्या यह सही नहीं है कि सरकार ब्राड गेज के साथ जिस तरह से व्यवहार करती है उस तरह से मीटर गेज के साथ नहीं करती है और इस का क्या कारण है ?

श्री अलगेशन : मीटर गेज का भी हम काफी अच्छा प्रबंध कर रहे है ।

श्री विभूति मिश्र : अभी माननीय मंत्री जी ने जो स्टेटमेंट दिया उससे पता चलता है कि ८०० तो ब्राड गेज के एंजिन मंगाये जायेंगे और ३०० मीटर गेज के । इस का अर्थ यह है कि मीटर गेज के साथ कोई बहुत अच्छा व्यवहार नहीं हो रहा है । इस को कब तक सुधारा जायेगा !

Shri Alagesan : I may inform the hon. Member that as per our original estimates we had thought of acquiring more broad gauge locomotives, but then it was found that the number of over-aged locomotives on the metre gauge side would be more. So, now, it has been equalised and we are going to acquire more and more metre gauge locomotives than broad gauge ones, *vis-a-vis* the original estimate.

Shri C. D. Pande : In view of the fact that future lies with the electric locomotives, will Government take steps to construct electric locomotives also in the future?

Shri Alagesan: That is very much in our consideration, but, for the manufacture of electric locomotives, we have to await the setting up of the heavy electrical equipment plant.

Shri Sarangadhar Das: May I know if there is any improvement since last year in the production of locomotives in the Chittaranjan factory and whether more than one shift is working now?

Shri Alagesan: Yes, Sir. The number of locomotives that is being turned out from Chittaranjan has been steadily increasing. The latest rate of production is 12 locomotives per month.

श्री विभूति मिश्र : मैं यह जानना चाहता हूं कि जो छोटी लाइन के ३०० इंजन मंगाये गये हैं उन में से एन० ई० रेलवे के लिये कितने रक्खे गये हैं ?

Shri Alagesan: I should like to have notice. But I may say that all this will be allotted to the various railways as per requirements.

Shri Sinhasan Singh: Are the Government aware that in the North-Eastern Railway stations are still very congested and that the Government promised that they would try to remove the congestion? May I also know how many more engines and rakes are being distributed to remove the congestion?

Shri Alagesan: The state of affairs on that railway will be borne in mind when engines are being allotted to it. A larger number of engines, I think, will be allotted to that railway.

Shri T. B. Vittal Rao: In view of the fact that we are not going to convert the narrow gauge lines for another 15 to 20 years, how will we be able to meet the requirements of narrow gauge locomotives, also whether any provision is being made in the Chittaranjan or the TELCO works for the manufacture of diesel engines?

Shri Alagesan: Until all the narrow gauge lines are converted into metre gauge or broad gauge, we will be requiring narrow gauge rolling stock also. We may have to import them or they may be manufactured also by private firms here.

Travelling Ticket Examiners

***776. Shri U. M. Trivedi:** Will the Minister of **Railways** be pleased to state:

(a) the present increase in the total number of Travelling Ticket Examiners in the Indian Railways over their number in 1950;

(b) whether it is a fact that the Travelling Ticket Examiners are compelled to show certain amount of weekly income; and

(c) whether is is a fact the short distance booking is carried out at way side stations to enable the Travelling Ticket Examiners to extend journeys and show the requisite income?

The Parliamentary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) 1071.

(b) and (c). No, Sir.

Shri U. M. Trivedi: Has it been brought to the notice of the Government that on account of this increase in the number of Travelling Ticket Examiners, they keep on travelling and occupy most of the space available for first-class passengers?

Shri Shahnawaz Khan: Firstly, the T.T.Es. are not supposed to occupy the first-class compartments. Anyhow, if they have to travel, they have to sit in the train; otherwise, they cannot travel.

Shri U. M. Trivedi: Will the hon. Minister be pleased so state what is the total amount of running allowances being paid now to the increased staff?

Shri Shahnawaz Khan: I require notice.

श्री अजित सिंह : क्या मैं जान सकता हूं कि नारदर्न रेलवे के दिल्ली डिविजन में कुछ देर तक टिकिटों की शारटेज (कमी) क्यों रही है ?

श्री शाहनवाज खां : मैं आनरेबुल मेंबर का सवाल अच्छी तरह समझ नहीं सका हूं ।

श्री अजित सिंह : मेरा मतलब है : reason why tickets were in short supply on stations in the Delhi Division of the Northern Railway for sometime?

श्री शाहनवाज खां : इस चीज का इल्म हम लोगों को नहीं है । अगर आनरेबल मेम्बर नोटिस दें तो इसका जवाब दिया जा सकता है ।

Shri G. P. Sinha: Are Government aware that there is widespread discontent among the TTEs on account of their low salaries and allowances and the top-heavy expenditure?

Mr. Speaker: There are assumptions, suggestions and enquiries also.

Pandit D. N. Tiwary: May I know whether there is any proposal to resort to cent per cent checking in the trains?

Shri Shahnawaz Khan: We have introduced that system on some trains.

Shri U. M. Trivedi: Will the hon. Minister be pleased to state if it is not a fact that in all cases tickets are made out in EFTs, no note is made by the clearing house to find out whether they are penalty EFTs. or whether they are regular extension EFTs?

The Deputy Minister of Railways and Transport (Shri Alagesan): The hon. Member's question relates to the fact that they collect only excess fares and not penalties. I did not quite catch his question. But as far as the excess fare tickets are concerned, that amount is not set against the earnings of the TTEs.

Shri U. M. Trivedi: I do not know whether the hon. Minister followed my question which is very pertinent. All Travelling Ticket Examiners issue excess fare tickets which in ordinary parlance in the railway are called EFTs. I want to know whether the clearing house of the railway is able to make out from the EFTs whether they are meant for regular excess fare as penalty levied on ticketless travellers or are merely extensions granted.

Shri Alagesan: It can be easily analysed.

WAGONS SUPPLY

***777. Shri Gidwani:** Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that some traders had placed orders for goods wagons in the Raipur Dhamtari Section of South Eastern Railway;

(b) whether it is a fact that when the wagons were pressed into service they were not availed of by the traders;

(c) whether it is a fact that the traders have placed these bogus orders with a view to control the movement of commodities; and

(d) if so, the action taken against the traders?

The Parliamentary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) Yes,

(b) Yes.

(c) The Ministry of Railways are not in a position to say with what object exactly the bogus indents for wagons were placed by the traders, but it appears that they had placed them in anticipation of wagon shortage.

(d) The only direct action which could be taken by the Railway Administration against the traders for having made spurious indents was the forfeiture of the registration fees, when the parties fail to load wagons supplied or when indents are withdrawn within 15 days of registration. Registration fees for 1,279 indents amounting to Rs. 19,185 were forfeited during August 1955 to January 1956. Besides this, attempts are made by the Railway Administration to stop the tendency of trade to resort to the mal-practice by holding meetings at stations with local merchants and trade associations and giving publicity in the Press.

Shri Gidwani: What was the number of such bogus traders?

Shri U. M. Trivedi: All were bogus.

Shri Shahnawaz Khan: The indents were bogus.

Shri U. M. Trivedi: Not the traders?

Mr. Speaker: He wanted to know the number.

Shri Shahnawaz Khan: The number of indents or the registrations that were forfeited were 1279.

Mr. Speaker: If the hon. Parliamentary Secretary has no information regarding the number, he may say, 'I have not got the information'. There is no harm.

Shri A. M. Thomas: This question relates to the South Eastern Railway. May I enquire whether the Railway Ministry is aware that this is a general feature prevalent on all the railways? If so, what general instructions have been issued from the Railway Ministry to stop this abuse?

Shri Shahnawaz Khan: We have received complaints of this nature from time to time from almost all the railways. The only step that the Railway Administration can take is to forfeit the security of anybody who does not utilise the wagons, that is, the registration fee.

Shri Kasliwal: Is it a fact that this practice of spurious indents is increasing on the railways? If so, do Government propose to increase the registration fee for these indents?

Shri Shahnawaz Khan: We have no such information. The railways do not have any intention of increasing the registration fee.

Shri Jhunjhunwala: How much money has been forfeited by way of security in this connection?

Mr. Speaker: He has already said it is Rs. 19,000 odd.

Shri Gidwani: When it is being said that this was done with a view to stop commodities being circulated and with a view to raise the prices of commodities—a similar thing happened in Calcutta sometime back when stocks of cloth were detained like that—will Government consider the desirability of amending the law so that deterrent punishment may be awarded, as mere forfeiture will not be enough?

The Deputy Minister of Railways and Transport (Shri Alagesan): The Calcutta incident is completely different. There, the merchants refused to unload the stocks when they received them. There is no similarity between the two.

RADIO TELEPHONE SERVICE

***778. Shri S. C. Samanta:** Will the Minister of **Communications** be pleased to state:

(a) the extent to which the Radio Telephone Service has progressed in India during the First Five Year Plan; and

(b) whether this question was discussed in the Commonwealth Telecommunication Board?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) As a result of the successful implementation of the schemes in the First Five Year Plan, India has now got seventeen direct Radio Telephone Services with foreign countries, whereas before the commencement of the Plan, India had only two such services.

(b) Yes.

Shri S. C. Samanta: May I know whether the erection of the first trans-Atlantic telephone cables has been completed, and if so, when they are expected to function?

Shri Raj Bahadur: That might be a question relevant to the International Tele-communications Union. Here we are talking of the Commonwealth Tele-communications Board. So far as the laying of cables across the Atlantic is concerned, I do not think it comes within the purview of the present question.

Shri S. C. Samanta: May I know whether schemes of development works done in India are submitted to the Commonwealth Tele-communications Board? If so, how often?

Shri Raj Bahadur: All new proposals for the establishment of direct radio telephone, radio telegraph and radio photo services are referred to the Board for their advice. Only consultation is sought. Their advice or decision is not binding on us.

TRAINING OF ASSISTANT INSTRUCTRESSES

***779. Shri Gadilingana Gowd:** Will the Minister of **Food and Agriculture** be pleased to state:

(a) whether Government have formulated a scheme under which an orientation course for the Assistant Instructresses has been started in New Delhi;

(b) if so, the subjects in which they will receive training;

(c) the parts of the country these Instructresses hail from; and

(d) the sources that have subsidized the scheme?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) Yes, Sir.

(b) The Assistant Instructresses will receive training in family foods and nutrition; clothing for the family; mother and child care; housing and management of the home; health and sanitation; handicrafts and cottage industries; agriculture, kitchen, gardening, dairy, poultry, bee-keeping and farming; cooperation, home science extension; methods of teaching and audio-visual aids.

(c) These Instructresses hail from the States of Punjab, Madhya Pradesh, Hyderabad, Assam, Madhya Bharat, West Bengal, Saurashtra, Orissa, Uttar Pradesh, Bhopal, Madras, Himachal Pradesh, Travancore-Cochin, PEPSU, Vindhya Pradesh, Andhra, Rajasthan and Bombay.

(d) The Government of India.

Shri Gadilingana Gowd: May I know whether there is any proposal pending with Government for the opening up of similar centres in any other place?

Dr. P. S. Deshmukh: Yes; we would like to expand when the instructresses become available.

SENIORITY IN CLASS I RAILWAY SERVICE

***781. Shri Radha Raman:** Will the Minister of **Railways** be pleased to state:

(a) whether seniority *inter se* of War Service Candidates, Temporary Employees and those recruited through Service Commission in Class I service between the period 1st January, 1942 and 1st January, 1952 has been fully determined;

(b) whether it is a fact that a number of representations have been received by the Railway Board, alleging incorrect fixation of seniority;

(c) if so, how many; and

(d) the total number of representations received and disposed of year by year from 1953 to 1955?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) Yes, for candidates recruited between 29-6-42 and 31-12-52 except in the case of officers recruited to the Establishment Department. These officers will be absorbed in other departments shortly as it has been decided that there should be no separate establishment department. Their seniority will be fixed in the respective departments after their absorption.

(b) Yes.

(c) 86 (Eighty-six).

(d) A statement is laid on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 2].

Shri Radha Raman: In the statement, figures are given from 1953 to 1955. May I know in what manner these representations were disposed of, whether favourably or unfavourably?

Shri Alagesan: I should like to have notice as to how each individual representation has been disposed of. I have information here that many of them have been rejected.

Shri Radha Raman: May I know what was the average time taken to dispose of each individual representation?

Shri Alagesan: I do not have that information here. But the hon. Member will note from the statement that they have been disposed of in the year they were made—almost all of them.

श्री अजित सिंह : क्या यह सच है कि गवर्नमेंट कुछ रिटायर्ड इंजिनियर्स, असिस्टेंट इंजिनियर्स और एस० डी० ओज० (उप पदाधिकारियों) को दोबारा नौकरी में लेने के प्रपोजल (प्रस्थापना) पर सोच रही है ।

श्री अलगेशन : हम सोच रहे हैं । पर इसका इस सवाल से कोई सम्बन्ध नहीं है ?

Shri Bhagwat Jha Azad: The answer to part (b) is 'Yes' and the answer to part (d) is the statement. May I know in how many cases which have been disposed of, it was found that the seniority fixed was incorrect?

Shri Alagesan: I said already that I do not have the particulars relating to each individual case. There are many cases and I do not have the particulars relating to each individual case as to how each case has been disposed of.

Shri Bhagwat Jha Azad: There were allegations that the seniority fixed was incorrect in a number of cases. May I know whether Government find from the disposal of these cases whether it was found out that the fixation of seniority was incorrect and if so, what was the action taken against that?

Shri Alagesan: I may inform the hon. Member that this is being done in a uniform way as per instructions of the Home Ministry. There is no question of fixing anybody's seniority wrongly.

BARASET-BASIRHAT LIGHT RAILWAY

***784. Shrimati Renu Chakravartty:** Will the Minister of **Railways** be pleased to refer to the reply given to Starred Question No. 1388 on the 2nd September, 1955 and state:

(a) how far the survey work for the proposed broad gauge line for the area served by the *ex*-Baraset-Basirhat Light Railway has been completed;

(b) how do Government propose to cater to the needs of the section which used to be served by the B. B. Light Railway between Beliaghata-Patipukur stations;

(c) whether there is a proposal to change the alignment from Berati to Baraset;

(d) whether it is a fact that the preliminary survey line is likely to destroy the entire village of Korapara Ghorarash; and

(e) the number of houses, *masjids* and market places that will be affected?

The Parliamenary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) Preliminary Survey has been completed for 31 miles of the total approximate length of 35 miles.

(b) The results of the Survey will have to be awaited.

(c) Both the proposals for connecting the alignment at Birati or Baraset are being examined.

(d) No, Sir. The proposed alignment skirts Korapara village while only a few kutcha houses at Ghorarash village are likely to be affected.

(e) No mosques or market places are likely to be affected. A few houses near the alignment selected may have to be acquired but it is not possible to give particulars till the alignment has been finally located.

Shrimati Renu Chakravartty: May I know, in view of the answer to part (b) of the question, whether it is a fact that this portion of the *ex*-B. B. Light Railway from Beliaghata to Patikpur is not going to be surveyed and if so how will the people of this area be served?

Shri Shahnawaz Khan: It is so; it is not going to be surveyed. This section will have to be served by methods other than railways.

Shrimati Renu Chakravartty: May I know, in view of the fact that there is no road communication along

this section and it is not possible, because it is an area full of marshy land, to have a road at the moment, whether it is in the contemplation of Government to run a shuttle train for this section—about which there has been representation for the last one year?

The Deputy Minister of Railways and Transport (Shri Alagesan): I am unable to say anything at present because we do not have the survey report in our hands. The final location has not been decided upon. If the alignment is to take off from Bireti instead of Baraset, perhaps, the area which the hon. Member has mentioned will be served. Again, it should be remembered that this was a narrow gauge railway and it is going to be replaced by broad gauge. When it is replaced by broad guage the needs of the area will be much better met than what it was before.

Shrimati Renu Chakravartty: In view of the fact that this B. B. Light Railway was served in the shape of an L and only one part of it is going to be served by the broad gauge and the other part is to be left out of the survey, what is the difficulty in serving this small section by a shuttle train, when it is not going to be served by any other communication?

Shri Alagesan: We are not able to take a decision because we have not received the report of the survey.

Shrimati Renu Chakravartty: How long will it take to come to a decision?

Shri Alagesan: I would like the hon. Member to wait for some time.

Shrimati Ila Palchoudhury: Is the Minister aware that there is a portion of—Baraset to Patipukur—where it is possible to make a road and will that scheme be surveyed and thought of if the railway cannot be kept running?

Shri Shahnawaz Khan: We fully appreciate that giving up the section from Patipukur to Beliaghata will necessarily cause some hardship to the people. We are hoping that it would be possible for the State Government to construct a suitable road. In case it is not possible to construct a road there, it seems to me that the suggestion which has been mooted by the hon. Member opposite is a good suggestion and that might be looked into.

Shrimati Renu Chakravartty: May I know if a decision can be expected before the oncoming monsoon season within the next two months?

Shri Shahnawaz Khan: It is very unlikely, but we will certainly look into that.

AGRICULTURAL RESEARCH

***787. Sardar Iqbal Singh:** Will the Minister of **Food and Agriculture** be pleased to refer to the reply given to Unstarred Question No. 748 on the 21st December, 1955 and state what steps have been taken by Government for co-ordination between agricultural research effecting extension and education and also for collection of data of research done by various States?

The Minister of Agriculture (Dr. P. S. Deshmukh): A statement giving the required information is placed on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 3].

Sardar Iqbal Singh: May I know whether Government has any comprehensive scheme for the co-ordination of the research done by the States and the Centre and as between one State and another, between one cereal and another?

The Minister of Food and Agriculture (Shri A. P. Jain): The Government of India had appointed a team consisting of some American experts and some Indian experts. That team has gone thoroughly into the question and the recommendations of that team are under consideration. We hope that such co-ordination will be established.

Sardar Iqbal Singh: May I know if the Government is aware of the fact that the research done by the research centres is not available to the farmer and whether Government will also take steps to see that these

results are available to the farmers in the villages?

Shri A. P. Jain: The Community Projects and the Extension Service Organisations are meant for that purpose and they are doing fairly good work.

Shri Keshavaiengar: Is it a fact that Government has a scheme to induce the farmers interested in these researches to come and stay in the Research Institute and learn something there?

Shri A. P. Jain: Occasional seminars and gatherings will be held.

Shri Bhagwat Jha Azad: What are these co-ordination-making arrangements between the Land Grants College of the United States and India as referred to in the statement?

Shri A. P. Jain: They have made some money available for providing instruments, equipment, books for library etc., and they are also going to make available some experts.

Shri Sarangadhar Das: In view of the fact that the community projects and extension blocks do not cover the whole country, may I know whether Government are making any arrangements to have the results of research available to the farmers in localities where there are neither community projects nor any extension blocks?

Shri A. P. Jain: The community projects extension service provides special intensified machinery. The normal machinery which is there, I must confess, is not very effective, but it will be made more efficient only by the establishment of community projects and extension service blocks all over the country by 1960.

Sardar Iqbal Singh: May I know whether Government is aware of the fact that by 1960 these services will be made available to all the villages, and before that, whether Government has any scheme by which the results of these researches are made available to the villages especially in those languages which are understood by them?

Shri A. P. Jain: Yes. Government have provided quite a number of State Governments with printing machines, and those States are now translating the results of the research from English into the local languages and are distributing them.

Training of Village Women Workers

***789. Dr. Satyawadi:** Will the Minister of **Food and Agriculture** be pleased to state:

(a) the progress so far made towards the opening of 25 Home Economics Centres for training of Women Village Workers in the country;

(b) the number of students receiving training in each centre; and

(c) the number of those who belong to the Scheduled Castes and Scheduled Tribes?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) Out of 25 Home Economics Centres proposed to be established during the First Plan period, 19 have started functioning. The remaining 6 centres are expected to start functioning shortly.

(b) A statement indicating the number of students at each centre is placed on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 4].

(c) The information has been called for from the States and will be placed on the Table of the Lok Sabha, when received.

डा० सत्यवादी : जिन सेंटरों (केन्द्रों) में ट्रेनिंग पाने वालों की तादाद बहुत थोड़ी बतलाई गई है क्या यह इस कारण है कि उम्मीदवार हमें नहीं मिल रहे हैं और इस योजना को पब्लिसिटी (प्रचार) कम दी गई है ?

डा० पी० एस० देशमुख : कहीं-कहीं कुछ देरी उम्मीदवार मिलने में जरूर होती है लेकिन कोई ज्यादा दिक्कत पेश आती नहीं। हमारे इन ट्रेनिंग सेंटर्स में उम्मीदवार पढ़ने नहीं आयंगे, ऐसी मुसीबत आने की हमें कोई आशंका नहीं है।

Shri T. S. A. Chettiar: In view of the reported good work done by these Centres, may I know whether Government are contemplating to increase the number of these Centres in the various States?

Dr. P. S. Deshmukh: As I said in my reply, this is our programme so far as the First Plan period is concerned. So far as the Second Plan period is concerned, I should like to have notice.

डा० सत्यवादी : इन सेंटरों में उम्मीदवारों के दाखिले के लिये चुनाव करने के वास्ते क्या हर सेंटर के लिये अलहदा कोई मशीनरी रक्खी गई है या कोई सेंट्रल कमेटी (केन्द्रीय समिति) जैसी चीज इसके वास्ते बनाई गई है ?

डा० पी० एस० देशमुख : सेंट्रल कमेटी नहीं है लेकिन जैसा कि मैंने एक बार पहले भी बतलाया था वहां लोकल कमेटीज डिप्टी कमिश्नर और कमिश्नर्स को साथ ले कर इस काम के वास्ते बनाई जाती हैं ।

Shri Keshavaiengar: May I know if any Home Economics Centres have been allotted for Mysore, and if so, how many of them are located there?

Dr. P. S. Deshmukh: We have allotted one Centre to Mysore, but the training has not yet been sanctioned and it has not come into being yet.

श्रीमती कमलेंदुमति शाह : क्या मैं जान सकती हूं कि ग्राम सेविकाओं को जो ट्रेनिंग दी जाती है वह उनके लिए बहुत सस्त होती है और इसी कारण से उनको ट्रेनिंग के वास्ते काफी संख्या में ग्राम सेविकायें नहीं मिल रही हैं और क्या ट्रेनिंग को कुछ नरम किया जायगा ?

डा० पी० एस० देशमुख : अगर कोई ऐसी दिक्कत कहीं पर है तो हम सोचेंगे कि उसके लिये हम क्या कर सकते हैं ।

Suspension of Train Services in West Bengal

***790. Shri Shree Narayan Das:** Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that train services both local and through of the Eastern and the South Eastern Railways remained suspended throughout the State of West Bengal on 24th February, 1956; and

(b) if so, the reasons for taking such a step?

The Parliamentary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) Yes.

(b) In order to cause the minimum inconvenience to passengers due to holding up of trains by demonstrators at road-side stations.

Shri Shree Narayan Das: May I know whether any previous notice was given to the public in general that such a thing was going to happen on that particular date, and if so, when such notice was given and the nature of it?

Shri Shahnawaz Khan: The Railways gave no previous notice of it.

Shri Shree Narayan Das: May I know whether, before the local authorities took this action they consulted the Central Government in the matter?

The Deputy Minister of Railways and Transport (Shri Alagesan): We very much, regret the inconvenience caused to passengers, but the blame should not be laid at the doors of the Railways but others.

Shri Shree Narayan Das: I wanted to know when the local authorities came to know of it and the source from which they came to know that such things were going to happen?

Shri Alagesan: Perhaps they were made aware of it only a little time ago.

Railway Corruption Enquiry Committee

***792. Shri T. B. Vittal Rao:** Will the Minister of **Railways** be pleased to refer to the reply given to Starred Question No. 756 on the 13th December, 1955 and state:

(a) whether the examination of all the recommendations of Railway Cor-

ruption Enquiry Committee has been completed; and

(b) if so, the number of recommendations that have been accepted and those rejected?

The Parliamentary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) Yes, except in respect of six recommendations.

(b) A statement is laid on the Table of the House. [*See* Appendix V, annexure No. 5].

Shri T. B. Vittal Rao: There are about 135 recommendations that have been accepted. Could I know out of the recommendations which have been accepted, how many have been implemented?

The Deputy Minister of Railways and Transport (Shri Alagesan): When we say we have accepted the recommendations, we have immediately taken action to have them implemented.

Shri T. B. Vittal Rao: May I know whether, as a result of accepting and implementing of these recommendations, any additional financial liability is there on the Railways, and if so, how much?

Shri Alagesan: For that I should like to have specific notice. I do not have the information now.

Shri T. B. Vittal Rao: Here are half a dozen recommendations which have not been accepted. Could I know the reasons for not accepting them?

Shri Alagesan: There are half a dozen recommendations, as he said, and I have a list before me concerning those half a dozen recommendations, but I do not know if it will be necessary to read out all that now.

Mr. Speaker: It will take a long time, but if the hon. Minister has no objection, he may give those reasons to the hon. Member.

Shri Alagesan: I have no objection.

Mr. Speaker: The list will be shown to the hon. Member.

Sardar A. S. Saigal: I want to know which are the recommendations that have not been accepted. Will the hon. Minister be kind enough.....

Mr. Speaker: It will be laid on the Table for the benefit of Members.

सेठ गोविन्द दास : क्या इस सम्बन्ध में समय समय पर सरकार के पास कोई रिपोर्ट आती है जिस से यह जाना जा सके कि रेलवे में भ्रष्टाचार कुछ पहले से कम हो रहा है या बढ रहा है !

श्री अलगेशन : इस तरह की व्यवस्था करना मुश्किल है ।

AGRICULTURAL EXTENSION DEVELOPMENT CENTRE

***793. Shri Bibhuti Mishra:** Will Minister of **Food and Agriculture** be pleased to state:

(a) whether the Indian delegates participated in the discussions on Agricultural Extension Development Centre for Asia and Far East on the 6th December, 1955 at Bhopal; and

(b) what were the main subjects discussed there?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) Yes.

(b) A list of the main subjects discussed at the Centre is laid on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 6].

श्री विभूति मिश्र : यह जो भोपाल में खेती के सम्बन्ध में बातें हुईं, तो मैं जानना चाहता हूं कि यह जो बातें हुई हैं उनको सरकार कहां तक कार्यान्वित कर पाई है ?

डा० पी० एस० देशमुख : इसका मकसद ज्यादातर हमारी जो प्रगति हुई है एक्सटेंशन (विस्तार) के काम में, उसको जो इधर वाले देश हैं, उनके कैंडिडेट्स (अभ्यर्थियों) को बतलाने के लिये की थी । इसमें कोई ऐसी ज्यादा चीजें नहीं हैं जिनके कि ऊपर हमें आगे कुछ करना है, मगर जो भी सुझाव होंगे उन पर अमल किया जायगा ?

श्री विभूति मिश्र : मैं यह जानना चाहता हूं कि १३ नम्बर पर वह जो Sources of Supplies and Equipment for use by farmers in Agricultural Development के सबजैक्ट (विषय) का जिक्र आया है, तो सरकार अपने देश में इसको कहां तक कार्यान्वित कर पाई है ?

डा० पी० एस० देशमुख : उस सैमिनार (गोष्ठी) से तो उसका कोई ज्यादा ताल्लुक नहीं है क्योंकि वहां पर तो जो कुछ भी करना चाहिये यह बतलाया गया है । उसके लिये हमारे पास अलग स्कीमें हैं और अलग योजनायें हैं ।

श्री विभूति मिश्र : इस सैमिनार में भारत सरकार का कुल कितना खर्चा पड़ा है ?

डा० पी० एस० देशमुख : ४,२५० रुपये ।

TRANSFER OF STATION MASTERS

***794. Shri U. M. Trivedi:** Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that the District Traffic Superintendent of Ratlam ordered a mass transfer of 117 Station Masters and Assistant Station Masters during November, 1955;

(b) whether such transfers were effected;

(c) the reasons for such orders; and

(d) the expenditure involved in those transfers?

The Parliamentary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) Yes, Sir, in October 1955.

(b) Yes, excepting 10.

(c) 88 were due to promotions from lower to higher grades, 12 on account of operational needs and 17 on employees' own requests.

(d) It is difficult to accurately work out the cost without considerable labour. The staff have been issued kit passes and free passes. They are also given joining time. Several calculations are involved in working out the cost of these kit passes etc.

Shri U. M. Trivedi: Will the hon. Minister hold an enquiry to find out whether these transfers were whimful and wilful?

Shri Shahnawaz Khan: We will look into that.

Shri Joachim Alva: What is being done for the morale, experience and training of station masters? Do you depend upon an annual refresher course for them or do you depend upon the issue of kit passes, etc.?

Mr. Speaker: This relates to the transfer of station masters.

Shri S. C. Samanta: May I know the maximum period for which a station master or his assistant can be stationed at a place?

Shri Shahnawaz Khan: The normal period of posting is five years at one station. There are instances where people have stayed for longer periods than that.

SOIL EROSION

***795. Shri Gidwani:** Will the Minister of **Food and Agriculture** be pleased to state the amount spent by Government till the end of 1955 on the various measures adopted by the Soil Conservation Board to arrest soil erosion?

The Minister of Agriculture (Dr. P. S. Deshmukh): Rs. 38,94,526 on subsidies and loans to State Governments and on expenditure on the Centres established under the Central Soil Conservation Board as detailed below :—

Subsidies	Rs. 12,41,067
Loans	Rs. 14,39,472
Soil Conservation Centres	Rs. 12,13,987
TOTAL	Rs. 38,94,526

Shri Gidwani: What is the total area of agricultural lands that is estimated to have been reclaimed or prevented by the measures that have been adopted by the Soil Conservation Board during the last few years?

Dr. P. S. Deshmukh: I could not give the area. But it is a very vast area. There is no shadow of doubt about it. We have got this Board established for the purpose of tackling this problem.

श्रीमती कमलेंदुमति शाह : क्या यह सच है कि कहीं कहीं दरख्तों को इस बुरी तरह से बिना किसी बात का विचार किये हुए काटा जा रहा है जिस के कारण हरीजन (भूमिकटाव) होता है और यह दरख्त हिमालय के प्रदेशों में अधिक काटे जा रहे हैं इस का बन्दोबस्त करने का क्या सरकार कुछ प्रबन्ध करेगी ।

डा० पी० एस० देशमुख : यह सच हैं कि काफी जगहों पर इस प्रकार से वृक्षो को काटा जाता है, मगर यह काम सूबों की सरकार के जिम्मे है और मैं समझता हूं कि वे कुछ न कुछ प्रबन्ध करती होंगी ।

Shri Amjad Ali: May I know how far *Jhum* cultivation is responsible for the erosion of soils?

Dr. P. S. Deshmukh: We know that *Jhum* cultivation causes very considerable damage to soil.

Shri A. M. Thomas: May I enquire whether anti-sea erosion works come within the jurisdiction of this Board and if not whether Government intend to bring that also within its jurisdiction?

Dr. P. S. Deshmukh: I am afraid so far we have not tackled it as such.

Shri Amjad Ali: What steps are being taken to stop *Jhum* cultivation in the hill areas?

Dr. P. S. Deshmukh: There are certain suggestions before us and there is also a proposal to investigate into the effects of *Jhum* cultivation.

Shri Gidwani: What is the total area of land which has been so far saved as a result of the measures adopted?

Dr. P. S. Deshmukh: I would like to have notice of the question.

जूट

*७९८. **श्री विभूति मिश्र** : क्या वाणिज्य और कृषि मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार ने यह जानने के लिये कोई जांच कराई है कि किन राज्यों में अच्छी किस्म के जूट का बीज पाया जाता है; और

(ख) क्या सरकार जूट का बीज गैर-सरकारी व्यक्तियों से भी खरीदती है ?

कृषि मंत्री (डा० पी० एस० देशमुख) : (क) जी नहीं; लेकिन आम तौर से यह मालूम है कि अच्छे बीज तकरीबन सारे पटसन उगाने वाले राज्यों में पैदा किये जा सकते हैं ।

(ख) जी हां । आवश्यकता होने पर, रजिस्टर्ड ग्रोअरस और चुने हुए किसानों से खरीदे जाते हैं ।

श्री विभूति मिश्र : क्या सरकार को पता लगा है कि कम से कम बिहार में किसानों के पास जो बीज पड़ा हुआ है उसको वह बेच नहीं पाये हैं क्योंकि कोई खरीदने वाला नहीं है ?

डा० पी० एस० देशमुख : शायद यह सच हो, लेकिन इसका इन्तजाम तो बिहार सरकार के आधीन है ।

श्री विभूति मिश्र : मैं जानना चाहता हूं कि अगर यह बिहार सरकार के आधीन है तो केन्द्रीय सरकार इसके लिये क्या करेगी ? सरकार कहती है कि जूट की क्वालिटी बढ़ानी चाहिये लेकिन हम लोगों को इसके लिये पैसा कहां से मिलेगा जब कि जूट किसानों के पास पड़ा हुआ है ?

डा० पी० एस० देशमुख : हमारे पास ऐसी कोई शिकायत नहीं आई है कि बीज पड़ा हुआ है और उससे नुकसान होता है । जब आयेगी तब हम उस पर विचार करेंगे ।

Shri G. P. Sinha: What effort has been made to grow the type of jute imported from Pakistan?

Dr. P. S. Deshmukh: We have got our own centres where we try to grow better seeds.

श्री विभूति मिश्र : क्या यह सही है कि पाकिस्तान वाले जूट का बीज बिहार में खरीदते हैं और वहां से ले जाते हैं ?

Dr. P. S. Deshmukh: I would like to have notice of this question.

Shrimati Sushama Sen: May I know if there is a plan for supplying equipment etc. to areas, which cultivate jute in Bihar?

Dr. P. S. Deshmukh: This refers to jute seeds.

RAILWAY PROTECTION FORCE

***799. Shri Gidwani:** Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that Government propose to create a Railway Protection Force for safeguarding Railway property; and

(b) if so, the proposed scheme?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) The old Watch and Ward staff of the Railways have been re-organised under this name with a view to increasing efficiency.

(b) A statement is laid on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 7].

Shri Gidwani: What is the estimated cost of the scheme?

Shri Alagesan: I am unable to say just now.

Shri Gidwani: When will the scheme be implemented?

Shri Alagesan: It is already in the process of being implemented.

Shri Bhagwat Jha Azad: May I know why the statement does not indicate as to what effective powers will be taken by the Railway Ministry to invest these protective forces to prevent the menace for which this is being re-organised?

Shri Alagesan: I think the statement gives the information that is needed in this respect. I may also inform the hon. Member that we propose to introduce a Bill shortly, on this subject.

सरदार ए० एस० सहगल : क्या यह सच है कि रेलवे प्रोटेक्शन फोर्स (रेलवे रक्षाबल) जो मुकर्रर की जा रही है, और सिविल पुलिस का कोआर्डिनेशन (समन्वय) करने के सम्बन्ध में जो पत्र व्यवहार हुआ है उसपर अभी तक कोई निर्णय नहीं हुआ !

Shri Alagesan: Yes, Sir. We are trying to co-ordinate their activities with the civil police authorities in the various States. In some cases they are still carrying on talks and they may be able to arrive at a satisfactory scheme soon.

सरदार ए० एस० सहगल : क्या यह सच है कि रेलवे बोर्ड इस बात पर राजी नहीं हो रहा हैं कि जो सिविल पुलिस फोर्स है उसका सारा इन्तजाम रेलवे प्रोटेक्शन फोर्स के पास रहे न कि सिविल पुलिस अफसरों के पास ।

Shri Alagesan: I am not able to follow the question.

WRITTEN ANSWERS TO QUESTIONS

SPECIAL CLASS APPRENTICES ON RAILWAYS

***768. Shri Eswara Reddi:** Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that candidates for selection for special class apprentice posts in the Indian Railways were called for interview at New Delhi recently;

(b) if so, whether they were allowed free travel facilities; and

(c) if the answer to part (b) above be in the negative, the manner in which Government have ensured that suitable candidates from places far off from New Delhi could come for interview?

The Parliamentary Secretary to the Minister of Railways and Transport (Shri Shahnawaz Khan): (a) Yes.

(b) No.

(c) Candidates are given sufficient notice for attending the interview.

TELEPHONE CONNECTIONS IN DELHI

***774. Shrimati Ila Palchoudhury:** Will the Minister of **Communications** be pleased to state:

(a) the number of telephone connections given to displaced persons in Delhi between May 1952 and December 31, 1955, from the quota allotted to them;

(b) the number of applications received from the displaced persons for such telephone connections during the same period; and

(c) the method adopted for sanctioning telephone connections to these applicants?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) 72 in Delhi and 96 in New Delhi.

(b) 666 in Delhi and 552 in New Delhi.

(c) Telephone connections to these applicants are given on the advice of the Telephone Advisory Committee.

PRICE SUPPORT POLICY

***775. Shri B. K. Das:** Will the Minister of **Food and Agriculture** be pleased to state:

(a) the total expenditure incurred on the implementation of the price support policy during the current year;

(b) whether the stocks purchased have been sold out; and

(c) the total loss incurred, if any?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) The price paid for the naked grain was 267 lakhs of rupees. Complete accounts of the incidental expenditure incurred by the State Governments have not, however, been received, and it is not, therefore, possible at this stage to indicate the incidental expenditure incurred.

(b) Most of the stocks have already been disposed of either by release to State Governments or by sale to traders. The small balance left is also being sold out.

(c) As already stated in reply to part (a), complete accounts of incidental expenditure incurred in this connection is not yet available and, therefore, it is not possible to say at this stage what loss, if any, has been incurred on the disposal of grains purchased under price support scheme.

STEEL REQUIREMENTS FOR RAILWAYS

***780. Shri Anirudha Sinha:** Will the Minister of **Railways** be pleased to state:

(a) the Railways' total requirements of steel during the Second Five Year Plan Period; and

(b) the manner in which they are to be met?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) About 5 million Tons.

(b) From indigenous sources to the extent it is possible and by importing the balance.

गोरखपुर लोकोशाप

***७८२. श्री एम० एन० सिंह** : क्या-रेलवे मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि पूर्वोत्तर रेलवे की गोरखपुर लोकोशाप की मशीनशाप से कार्यक्षमता रिपोर्ट नहीं मांगी जाती है, और

(ख) क्या यह सच है कि उक्त लोको शाप का वास्तविक कार्य ३० प्रतिशत है जबकि रिपोर्ट में उसे ८० प्रतिशत बताया गया है ;

रेलवे तथा परिवहन मंत्री के सभासचिव (श्री शाहनवाज खां) : (क) जी हां । (ख) जी नहीं ।

Gur

***783. { Thakur Jugal Kishore Sinha: Shri Asthana:**

Will the Minister of **Food and Agriculture** be pleased to state:

(a) whether any proposal has been received from the Bihar Government to give price support to *Gur*; and

(b) the prevailing price of *Gur* in Bihar and its economic price?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) No, Sir.

(b) Prevailing average price of *Gur* in Bihar (Patna market) is Rs. 13 per maund. It is not possible to state what is economic price of *gur*.

FAMILY PLANNING

*785. **Shri Telkikar:** Will the Minister of **Health** be pleased to state the progress made so far in the field of "Family Planning" in India?

The Minister of Health (Rajkumari Amrit Kaur): 136 Family Planning Clinics have been started at various places in India for educating the people on the importance and methods of family planning. A sum of Rs. 20,27,630 has, so far been sanctioned as Grants-in-aid to State Governments, Local Bodies and Voluntary Organisations for running these centres for research work etc., during the First Five Year Plan period.

CASUAL LEAVE FOR P & T STAFF

*786. **Dr. Rama Rao:**
Shri Punnoose:

Will the Minister of **Communications** be pleased to state:

(a) whether it is a fact that the yearly casual leave of 20 days was granted to the Post and Telegraph staff till 1951; and

(b) if so, the reason why it was reduced from 20 days to 15 days with effect from 1951?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) Yes, prior to 1951 all Central Government employees were granted casual leave of up to 20 days in a year.

(b) In accordance with the general decision of Government that fifteen days casual leave is sufficient for all Central Government Servants.

GROW MORE FODDER CAMPAIGN

*788. **Dr. Ram subhag Singh:** Will the Minister of **Food and Agriculture** be pleased to state:

(a) the nature of the grow more fodder campaign recently initiated by the Central Council of Gosamvardhana; and

(b) the estimated expenditure involved in the campaign?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) The campaign consisted mainly of:

(i) wide distribution of a poster entitled "Leguminous fodder for more milk and soil fertility";

(ii) publication of a special number of the Gosamvardhana Journal entitled "Feed and Fodder"; and

(iii) organisation of meetings to stress the importance of fodder production at the time of the Gosamvardhana week celebrated in November 1955.

(b) The campaign formed part of the Gosamvardhana Week and no separte account of the expenditure on this campaign has been kept.

SUGARCANE

*796. **Thakur Jugal Kishore Sinha:**
Shri Asthana:

Will the Minister of **Food and Agriculture** be pleased to state the estimated surplus of cane which is required to be diverted from *Gur* area to the factory during this year?

The Minister of Agriculture (Dr. P. S. Deshmukh): Information is not available.

RAILWAY HOSPITALS

441. **Chaudhuri Muhammed Shaffee:** Will the Minister of **Railways** be pleased to state:

(a) the number of Railway Hospitals opened in India in 1955 Zonewise;

(b) the total amount spent thereon; and

(c) the number to be opened in 1956-57?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) One on the South Eastern Railway.

(b) Rs. 22,971.

(c)

Northern Railway	:	1
North Eastern Railway	:	2
South Eastern Railway	.	1
Southern Railway	:	2
Total.		6

TELEPHONE LINK BETWEEN MAHENGARH AND PLAZAGHAT

442. Thakur Jugal Kishore Sinha: Will the Minister of **Communications** be pleased to state the action taken to link Dighaghat and Mahendragarh with Plazaghat by telephone?

The Minister in the Ministry of Communications (Shri Raj Bahadur): The estimate for the work has been sanctioned. Stores are being arranged. The work is likely to be completed in about a month's time.

SLEEPING COACHES ON N. E. RAILWAY

443. Thakur Jugal Kishore Sinha: Will the Minister of **Railways** be pleased to state:

(a) whether there is any proposal to introduce more III class sleeping coaches in N. E. Railway; and

(b) if so, when and in what section?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) and (b). The implications of extending sleeping accommodation for third class passengers to more trains are under examination. Further programme of extension of this facility will be drawn up when this examination is completed. Also this question is linked up with the abolition of the existing second class and provision of additional coaches to reduce overcrowding.

TIME LIMIT FOR APPEALS

444. Shri R. K. Gupta: Will the Minister of **Railways** be pleased to state:

(a) whether any time limit has been laid down on the Indian Railways for communication of decisions of the appellate authorities to the appellants on the appeals submitted by them; and

(b) if not, whether Government propose to issue some directions in that regard in order to mitigate hardship to the appellants?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) **No.**

(b) Instructions already exist for the expenditious disposal of appeals.

OVER-CROWDING IN TRAINS

445. Shri Dabhi: Will the Minister of **Railways** be pleased to refer to the reply given to Starred Question No. 1072 on the 21st December, 1955 and state:

(a) what steps Government have taken to remove over-crowding in 202 Down Delhi Mail and 204 Down Delhi Express trains; and

(b) how far they have proved effective?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) and (b). 202 Down and 204 Down Delhi Mail and Express trains run on the Delhi-Ahmedabad section with the maximum number of coaches that can be hauled by the most powerful locomotive and no extra carriages can be attached to these trains. Other trains running on Delhi-Ahmedabad section have also been strengthened, but these measures have not proved adequate for completely eliminating over-crowding on the aforesaid trains. It is, however, proposed to run a Janata-*cum*-parcel train on this section from 1-4-1957 when additional coaches and locomotives are expected to become available.

CARRIAGE OF ANIMALS ON TRAINS

446. Sardar Hukam Singh: Will the Minister of **Railways** be pleased to state:

(a) whether the Railway Board have received representations from the public that the dumb clients (quadruped passengers) of Railways were at present suffering many hardships particularly during long distance journeys; and

(b) if so, the action taken on such representations?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) **Yes.**

(b) The hardships complained of were mainly in regard to overcrowding animals in wagons and the difficulties of water supply. In order to ensure that there is no overcrowding it has already been laid down that the number of animals to be loaded in a four-wheeled B. G. wagon must not exceed 10 in the case of horned cattle, when booked without calves or 8 when accompanied by calves and sucklings. As regards difficulties of water supply, although the primary responsibility for watering and feeding the animals rests with the attendants, instructions have been issued that the guards of trains should ensure that due facilities are given to the attendants for watering animals at the stopping stations.

RAILWAY INSPECTORATE

447. Shri Krishnacharya Joshi : Will the Minister of **Communications** be pleased to state the main recommendations of Railways Inspectorate during 1955 regarding the introduction of new type of locomotives and rolling stock?

The Minister in the Ministry of Communications (Shri Raj Bahadur): During 1955 the Railway Inspectorate examined and made recommendations in 13 cases relating to the introduction of new types of locomotives and rolling stock. A statement giving the particulars of these recommendations is placed on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 8].

RURAL WATER SUPPLY AND SANITATION SCHEME

448. Shri Krishnacharya Joshi : Will the Minister of **Health** be pleased to state:

(a) the number of States which have taken subsidy from the Central Government under the scheme of the National Water Supply and Sanitation Scheme for rural area during 1955 ; and

(b) the number of States which have actually implemented the scheme for the benefit of groups of villages?

The Minister of Health (Rajkumari Amrit Kaur): (a) 19.

(b) The requisite information is being collected and will be placed on the Table of the Lok Sabha in due course.

RAILWAY WAGONS

449. Shri Ibrahim : Will the Minister of **Railways** be pleased to state :

(a) the number of newly-built wagons received from the manufacturing firms during the period from July to December 1955 ; and

(b) the number of these involved in accidents during the said period?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) 7,460.

(b) Nil.

TECHNICAL TRAINING CENTRES

450. Pandit D. N. Tiwary : Will the Minister of **Labour** be pleased to state:

(a) the number and nature of technical training centres (Institutions) run by the Union Government in Bihar ;

(b) the number of trainees at each centre ; and

(c) the number of scholarships awarded by Government to the trainees?

The Deputy Minister of Labour (Shri Abid Ali): (a) to (c). A statement containing the required information is placed on the Table of the Lok Sabha. [*See* Appendix V, annexure No. 9].

GORAKHPUR RAILWAY WORKSHOP

451. Pandit D. N. Tiwary : Will the Minister of **Railways** be pleased to state:

(a) the amount of repair works done at the Gorakhpur North Eastern Railway workshop since 1953-54 each year ;

(b) the amount of work expected to be done after re-organisation and extension ;

(c) work bills per year since 1953-54; and

(d) whether departmental motor cars are also repaired there?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) to (c) A statement is attached. [*See* Appendix V, annexure No. 10].

(d) Yes.

RAILWAY TELEPHONES

452. Pandit D. N. Tiwary: Will the Minister of **Railways** be pleased to state:

(a) whether all the Stations on the North Eastern Railway have been provided with telephone for giving and receiving "line clear signals";

(b) whether in emergency, members of public or public servants are allowed to use the telephones; and

(c) whether any charge is levied for such uses?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) Telephones are not used for giving and receiving line clear signals and are only provided as an accessory to Block Instruments. With the exception of sections Barnesghat-Domohani and Lalabazar-Lalaghat, each comprising of two stations, all other stations on the Railway are provided with either Block Instruments or Morse telegraph Instruments for giving and receiving line clear messages.

(b) Yes,

(c) No.

COCONUT RESEARCH STATION

453. Shri S. C. Samanta: Will the Minister of **Food and Agriculture** be pleased to state:

(a) whether any regional coconut research station has been started in the State of West Bengal;

(b) if not, the reason therefor;

(c) the number of coconut nurseries and the date from which they are functioning in West Bengal;

(d) the productions targets for those nurseries and measure of success they have achieved; and

(e) whether any regional research station or any more nurseries are expected to be started during the Second Five Year Plan in West Bengal?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) No.

(b) The Government of West Bengal could not provide their share of the expenditure involved in the Scheme.

(c) Two—one at Chadernagore and the other at Cooch Behar, functioning from 7-6-51 and 1-10-54, respectively.

(d) The annual target of production of the nursery at Chandernagore is 24,000 quality seedlings and that of the nursery at Cooch-Behar 4,000 seedlings. The number of quality seedlings produced and sold annually from the Chandernagore nursery is as under:—

Year	No. of seedlings distributed.
1951-52	20,000
1952-53	14,212
1953-54	11,469
1954-55	17,695(approximate)

Distribution of seedlings from the nursery at Cooch-Behar has started only during the current year and it is expected that a total number of about 1,800 seedlings may be available for supply.

(e) No regional research Station is proposed to be started but four new Coconut Nurseries are expected to be started in West Bengal under the Second Five Year Plan.

JAUNDICE

454. Shri T. B. Vittal Rao: Will the Minister of **Health** be pleased to state:

(a) whether Government have explored or ascertained the efficacy of indigenous (Ayurvedic) system of

medicine for cure of Jaundice during the last Jaundice epidemic in the capital; and

(b) if so, the results thereof?

The Minister of Health (Rajkumari Amrit Kaur): (a) and (b). The efficacy of certain Ayurvedic drugs in the treatment of Jaundice is known but their efficacy as far as infective hepatitis is concerned has not yet been adjudged. Samples of certain drugs received have however, been sent to the Central Research Institute for Indigenous Medicines, Jamnagar, for analysis and testing. Investigations are under way.

RAILWAY STAFF QUARTERS

455. Shri D. C. Sharma: Will the Minister of **Railways** be pleased to state:

(a) the steps taken to provide residential quarters to the Railway employees (Class III and IV) on the Northern Railways;

(b) whether any programme has been prepared in this respect;

(c) the present strength of Class III and IV employees on that Railway; and

(d) the percentage of such employees who have so far been provided with quarters?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) The Railway policy is to provide quarters for essential staff. 9536 quarters have been constructed from 1951 to 1955 for class III and IV staff.

(b) Yes, Sir. It is proposed to spend Rs. 35 crores on all the Railways in the 2nd Five Year Plan Period for staff quarters including new township.

(c) Approximately 48 and 91 thousands respectively as on 31-3-1955.

(d) Class staff— 37:5% } as on
Class IV staff—48:9% } 31-3-1955.

THEFTS ON NORTHERN RAILWAY

456. Shri D. C. Sharma: Will the Minister of **Railways** be pleased to state:

(a) the number of thefts committed on the Northern Railway during the year ending the 31st of December, 1955;

(b) the total value of the goods stolen; and

(c) the number of cases in which culprits were apprehended?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) 1788.

(b) Rs. 3,61,325.

(c) 674.

DELIVERY OF RAILWAY PARCELS

457. S. C. Samanta: Will the Minister of **Railways** be pleased to state:

(a) the number of parcels containing books and paper booked from Burrabazar and Howrah Stations to Contai Road Station during the months of December 1955, January and February of 1956;

(b) when they were received at Contai Road Station (date by date); and

(c) whether it is a fact that a packet of question papers booked from Howrah could not reach Contai Road Station even after seven days?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) The number of consignments of books and papers booked from Burrabazar City Booking Office and Howrah Railway Station to Contai Road Station during the month of December 1955 and January, 1956 was 40 and 16 respectively. The booking of parcels to Contai Road was stopped from 21-1-1956 to 12-2-1956, due to disturbances in Orissa.

(b) Statements showing the requisite information are attached. [*See* Appendix V, annexure No. 11].

(c) No parcel declared as containing question papers was booked from Howrah to Contai Road during December 1955 and January 1956.

KHARAGPUR-BHAGWANPUR TELEGRAPH LINE

458. Shri B. K. Das: Will the Minister of **Communications** be pleased to state:

(a) whether it is a fact that in the Kharagpur-Bhagwanpur local line (Telegraph) in the Midnapur district line interruption is very frequent;

(b) if so, the reasons therefor; and

(c) the steps that have been taken for its proper working?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) Yes. Interruptions are rather frequent. Average about 7 a month during the last one year.

(b) Major portion of the line being in the coastal area, the wire and post materials are subject to abnormal corrosion. As a result the wire breaks frequently.

(c) Work has been taken on hand for replacement of corroded posts and wire by new materials.

RURAL POST OFFICES

459. { Thakur Jugal Kishore Sinha: Shri Asthana: Babu Ramnarayan Singh:

Will the Minister of **Communications** be pleased to lay on the Table of House:

(a) copies of Government orders issued from time to time in connection with the opening of new post offices in the First Five Year Plan; and

(b) state whether a new post office can be opened in a village with a population of 2,000 or more situated beyond a radius of three miles from the existing post office irrespective of the possibility of loss in the working to the parent post office?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) A copy of each of the following Government orders issued in connection with the opening of post offices during the First Five Year Plan is attached. [*See* Appendix V, annexure No. 12].

	Memorandum No.	Date of orders
(a)	PE.40-24/49	12-5-49
(b)	Plg. 1-5/53	23-6-53
(c)	Plg. 1-5/53	12-7-54
(d)	Plg. 14-5/54	19-8-54
(e)	Plg. 1-8/53-A	16-10-54
(f)	Plg. 1-1/55	27-4-55
(g)	Plg. 1-3/54	15-10-55
(h)	Plg. 1-1/55	10-2-56

(b) As a certain amount of traffic is diverted from existing offices by opening of new ones, loss on the parent office resulting from this diversion is also taken into consideration with opening of new offices. In respect of such parent offices, the P. & T. Department bears loss up to the limit of Rs. 500 p. a. If the loss on the parent office would exceed Rs. 500 on opening of new offices, the amount of loss in excess of Rs. 500 is required to be paid as a non-returnable contribution by the parties in whose interest the new post office is required to be opened. As with the opening of new offices jurisdiction to be served by parent offices shrinks, its establishment is subject to review to enable reductions to be made or economies effected and thereby curtail losses and not act as obstacle to opening of new offices. This applies to offices opened in backward areas also.

SUPPLY OF TELEPHONE POLES IN BIHAR

460. { Thakur Jugal Kishore Sinha: Shri Asthana: Babu Ramnarayan Singh:

Will the Minister of **Communications** be pleased to state the special steps being taken for the timely supply of wooden poles from South Bihar to North Bihar for telephone connections?

The Minister in the Ministry of Communications (Shri Raj Bahadur): The necessity for according a high priority for allotment of wagons for trainshipping the wooden *bullies* required by the P. & T. Department at Mokameh, (the bottle neck transport between South Bihar and North Bihar) was continuously impressed on the State Government. As a result of this the full requirements of wooden poles for North Bihar have since been lifted and the works of extending telecommunication facilities in North Bihar are progressing.

POLICE FIRING AT BAMMUGACHI RAILWAY YARD

461. Shri S. C. Samanta: Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that Railway Protection Police opened fire at Bammugachi Railway yard near Howrah towards the end of January 1956;

(b) if so, the reason for firing;

(c) the number of persons killed or injured;

(d) whether any enquiry has been ordered; and

(e) if so, the results thereof?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) Yes.

(b) When certain miscreants were attempting to remove wooden sleepers meant for the Electrification project Work, the Railway Protection Force and the Railway Protection Police staff on duty tried to prevent this unlawful removal. A fight ensued as a result of which the Railway Protection Police Patrol part had to resort to firing.

(c) Killed—1.
Injured—1.

(d) Yes.

(e) As the matter is still under investigation by C. I. D., the results are not known.

CO-OPERATIVE TRAINING

462. Shri Gadilingana Gowd: Will the Minister of **Food and Agriculture** be pleased to state:

(a) whether a regional co-operative training institute in Indore has been inaugurated;

(b) if so, the number of candidates receiving training there;

(c) the names of the States that have sent the candidates for training; and

(d) the annual expenditure on this institute?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) Yes.

(b) 27. Six more candidates are yet to join from Rajasthan.

(c) Madhya Bharat, Rajasthan, Ajmer and Vindhya Pradesh.

(d) The Centre is estimated to cost about Rs. 1 lakh per annum. The entire expenditute is borne by the Reserve Bank of India and *not* by the Government of India.

अधिक अन्न उपजाओ आन्दोलन

४६३. **श्री अमर सिंह डामर** : क्या **खाद्य और कृषी** मंत्री यह बताने की कृपा करेंगे कि अधिक अन्न उपजाओ आन्दोलन के अन्तर्गत ट्रेक्टर और कृषि सम्बन्धी दूसरे उपकरण खरीदने के लिये कृषकों को अग्रिम रुपया देने के लिये मध्य भारत सरकार को चालू वर्ष में ऋण के रूप में कितनी राशि दी गई है ?

कृषि मंत्री (डा० पी० एस० देशमुख) : 'अधिक अन्न उपजाओ' आन्दोलन के अधीन चालू वित्तीय वर्ष में मध्य भारत सरकार को ७५ हजार रुपयों का ऋण मंजूर किया गया है जो कि किसानों को ट्रेक्टर और ट्रेक्टरों के अतिरिक्त पुर्जे तथा अन्य औजार खरीदने के निमित्त तकावी ऋण देने के लिये है ।

NATIONAL HIGHWAYS

464. Sardar Iqbal Singh: Will the Minister of **Transport** be pleased to state:

(a) the total mileage constructed under the National Highway Scheme in Punjab State in 1953, 1954, 1955 and 1956 and the total amount spent in these years; and

(b) the progress so far made on Delhi-Ferozepore-Fazilka Road?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) A statement giving the required information is attached. [*See* Appendix V, annexure No. 13].

(b) The Delhi-Fazilka road which is a National Highway has been asphalted over its entire length, widened to a two lane carriageway from Delhi to Rohtak and provided with a new bridge over the Ghaghar. The Fazilka-Ferozepore road is not a National Highway but aid was given by the Centre towards improving and asphalting it.

Postal Facilities in Jammu and Kashmir

465. Th. Lakshman Singh Charak: Will the Minister of **Communications** be pleased to state the number of posts and telegraphs offices opened during 1954-55 and 1955-56 in Jammu and Kashmir?

The Minister in the Ministry of Communications (Shri Raj Bahadur): The information is being collected and will be laid on the Table of the Lok Sabha.

Oilseeds

466. Dr. J. N. Parekh: Will the Minister of **Food and Agriculture** be pleased to state:

(a) whether there is a fall in the production of oilseeds in the country during 1955-56;

(b) if so, the reasons therefor;

(c) the estimated shortfall as compared to the last year's crop; and

(d) the steps proposed to be taken to look after consumers' interest against rising prices?

The Minister of Agriculture (Dr. P. S. Deshmukh): (a) to (c). Of the 5 major oilseed crops, *viz.* groundnut, linseed, castor seed, mustard seed and sesamum seed, the production estimates of only groundnut and sesamum are at present available. According to the All-India Final Estimate of Groundnut, 1955-56, there has been a decline of about 7·8% in the production of this crop as compared to the previous year due to inadequate rainfall during the early part of the monsoon in Saurashtra and certain other parts of the country. According to the All-India Third Estimate of Sesamum (Til or Gingelly), 1955-56, there has been a decline of about 21·6% in the production of this crop as compared to the corresponding adjusted estimate of the previous year due to unfavourable climatic conditions this year particularly during growing period of this crop. This estimate does not cover the entire area sown to this crop, during 1955-56.

(d) Government are keeping a constant watch on the trends of production, consumption requirements, prices, effects of exports on the internal prices, etc. and are taking suitable steps such as adjustment of export policy, duties, etc. as and when called for.

Industrial Disputes

467. Shri M. Islamuddin: Will the Minister of **Labour** be pleased to state:

(a) the number of industrial disputes recorded during the year 1955 as compared to the year 1954; and

(b) the number of workers involved in each of the years?

The Deputy Minister of Labour (Shri Abid Ali): (a) and (b). Statistics of industrial disputes, which resulted in work stoppages, are only available and they are furnished below:—

Period	*No. of disputes.*	*No. of workers involved*
1955	840	477,138
1955	1129*	498,824*

*Figures provisiona

NOTE:—Figures are available only for Part 'A' States and the Part 'C' States of Delhi and Ajmer.

CIVIL AVIATION STAFF

468. Shri B. Y. Reddy: Will the Minister of **Communications** be pleased to state:

(a) whether Government have agreed to the extension of over-time allowance scheme to all operative staff of the Civil Aviation Department; and

(b) if so, when it is likely to be enforced?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) and (b). No decision has so far been taken but necessary data are being collected with a view to examining the proposal in detail.

CIVIL AVIATION DEPARTMENT

469. Shri B. Y. Reddy: Will the Minister of **Communications** be pleased to state the number of posts of various categories which are temporary in the Civil Aviation Department for more than five years?

The Minister in the Ministry of Communications (Shri Raj Bahadur): I lay on the Table of the Lok Sabha a statement giving the requisite information. [*See* Appendix V, annexure No. 14].

सागर में नये डाकघर

४७०. **श्री के० सी० सोधिया** : क्या संचार मंत्री यह बताने की कृपा करेंगे कि :

(क) मध्य प्रदेश के सागर जिले में पिछले चार वर्षों में कितने नये डाकघर खोले गये हैं;

(ख) ऐसे डाकघरों में से शहरी और देहाती क्षेत्रों में कितने डाकघर खोले गये हैं, और उनमें विभागीय और अतिरिक्त विभागीय डाकघर कितने-कितने हैं;

(ग) देहाती क्षेत्रों में डाकघर खोलने के लिये प्रथम पंचवर्षीय योजना के अधीन निर्धारित लक्ष्य इस जिले में कहां तक पूरा हो चुका है; और

(घ) क्या उक्त जिले के एक हजार और उससे ज्यादा आबादी वाले सब गांवों में डाकघर खोलने के लिये सरकार ने कोई कार्यक्रम तैयार किया है ?

संचार मंत्रालय में मंत्री (श्री राज बहादुर) (क) तथा (ख). एक विवरण-पत्र जिसमें मांगी हुई सूचना दी गई है सभा-पटल पर रक्खा जाता है। **देखिये परिशिष्ट ५, अनुबन्ध सं० १५)**

(ग) प्रथम पंचवर्षीय योजना (३१-३-५६) के अन्तर्गत सागर जिले में कुल ६० डाक-घर खोले जाने हैं और डाक-घरों को खोलने का लक्ष्य (तब तक) पूरा हो जायगा।

(घ) नहीं, तथापि डाकखाने खोलने के विषय में इस बात पर विचार किया जाता है कि और गांवों को मिलाने से उनकी जनसंख्या २,००० या अधिक हो जाय।

विभागीय डाकघर (सागर)

४७१. **श्री के० सी० सोधिया** : क्या संचार मंत्री यह बताने की कृपा करेंगे कि :

(क) मध्य प्रदेश के सागर जिले में १९५४-५५ और १९५५-५६ में कितने विभागीय डाकघरों में तार भेजने की सुविधा की व्यवस्था की गई और उन स्थानों के नाम क्या हैं जहां यह सुविधा दी गई;

(ख) अन्य डाकघरों में ऐसी सुविधा देने के लिये सरकार की वर्तमान नीति क्या है;

(ग) क्या द्वितीय पंचवर्षीय योजना के अंतर्गत इस नीति को उदार बनाया जायेगा; और

(घ) यदि हां, तो यह कार्य किस प्रकार किया जा रहा है ?

संचार मंत्रालय में मंत्री (श्री राज बहादुर) : (क) १९५४-५५--१ (बीना, इटावा); १९५५-५६—कोई नहीं।

(ख) ऐसे स्थानों के लिए जिनकी जनसंख्या ५,००० से कम नहीं है ५०० रु.० तक की वार्षिक हानि अनुमत है बशर्ते कि उस स्थान के ५ मील के भीतर कोई अन्य विभागीय तार-घर न हो। जिला, सब-डिवीजन तथा तहसील हैडक्वार्टरों के स्थानों के लिये और अधिक हानि

अनुमत है । अन्य स्थानों के प्रस्तावों पर तभी विचार किया जाता है जब कि उसमें विभाग को कोई हानि न हो ।

(ग) तथा (घ). द्वितीय पंचवर्षीय योजना में, भाग (ख) के उत्तर में उल्लिखित सीमा में उदारता बर्तने के कुछ प्रस्तावों पर विचार किया जा रहा है ।

BOOKING COUNTERS AT HOWRAH STATION

472. Shri Tushar Chatterjea: Will the Minister of **Railways** be pleased to state:

(a) whether it is a fact that due to very large increase in the number of passengers in recent years the staff of the Railway Booking Counters at Howrah Station are very much overworked; and

(b) if so, whether Government propose to increase the number of staff and Booking Counters?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) Yes.

(b) Yes.

URBAN WATER SUPPLY AND DRAINAGE SCHEME IN ANDHRA

473. { Dr. Rama Rao: / Shri Mohana Rao:

Will the Minister of **Health** be pleased to state:

(a) the amount of loan offered to the Andhra Government for Urban Water Supply and Drainage Schemes upto the 1st February, 1956; and

(b) the amount utilised during the same period?

The Minister of Health (Rajkumari Amrit Kaur): (a) Rs. 100·00 lakhs.

(b) Rs. 64 lakhs.

SUPPLY OF POSTAL FORMS

474. Shri Punnoose: Will the Minister of **Communications** be pleased to state:

(a) whether the supply of forms and articles of stock to the Post offices in Bombay Circle is irregular and insufficient; and

(b) if so, the steps being taken to improve the situation?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) Yes. The supply has not been very regular due to inability of the existing Government Presses and the Supply Department to cope fully with the rapid expansion of the Posts and Telegraphs Department in supplying forms and stock articles.

(b) A number of steps have been taken to improve the situation. The storage and distribution of forms has recently been taken over by the Posts and Telegraphs Department. In the meanwhile the Printing and Stationery Department is adopting necessary measures to expand the printing capacity of the presses. Government are also taking various steps to eliminate delays and expedite supply of various articles of stores on the basis of recommendations made by the Stores Purchase Committee.

AIR INDIA INTERNATIONAL

475. { Sardar Iqbal Singh: / Shri R. K. Gupta: ...

Will the Minister of **Communications** be pleased to state:

(a) whether Air India International have appointed some air lines as their agents in other countries;

(b) the names of such air lines with names of countries; and

(c) the main conditions of agreements on which these air lines were appointed agents and with the date of such agreement?

The Minister in the Ministry of Communications (Shri Raj Bahadur): (a) to (c). The information is being collected and will be laid on the Table of the Lok Sabha in due course.

PASSENGER GUIDES

476. { **Sardar Iqbal Singh :**
Shri R. K. Gupta :

Will the Minister of **Railways** be pleased to state:

(a) the names of stations on which passenger guides have been appointed so far on the Northern Railway;

(b) whether Government propose to extend this to other stations; and

(c) if so, the names of such stations?

The Deputy Minister of Railways and Transport (Shri Alagesan): (a) Amritsar, Ludhiana, Jullundur City, Bareilly, Hardwar, Delhi Main, Saharanpur, Ambala, Banaras Cantt., Lucknow, Kanpur, Tundla, Allahabad.

(b) Yes.

(c) Jodhpur and Marta Road.

FLOOD RELIEF TO WEST BENGAL

477. Shri N. B. Chowdhury: Will the Minister of **Food and Agriculture** be pleased to state the amount of aid given to the Government of West Bengal during the current financial year on account of flood relief?

The Minister of Agriculture (Dr. P. S. Deshmukh): The Government of India have sanctioned the following amounts as aid to the Government of West Bengal during the current financial year for flood and drought relief. No specific amount has, however, been given for flood relief only:—

	Rs.
Grant . .	99,42,000/
Loan . .	98,67,000/

In addition, the following assistance has also been given:—

From Indian People's Famine Trust	Rs.	10,000/
From the Prime Minister's National Relief Fund	Rs.	40,000/
From the gift foodgrains received from U. S. A.	Rice	1,500 tons
	Wheat	500 tons

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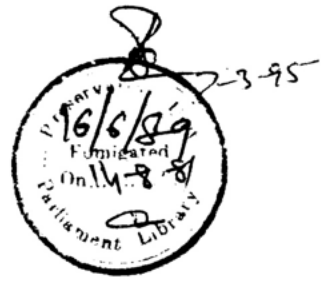

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GIPN—S5—30 Lok Sabha—28-3-57—840

Dated...27.2.2015

LOK SABHA

Monday, 19th March, 1956

The Lok Sabha met at Half Past Ten of the Clock.

[MR. SPEAKER *in the Chair*]

QUESTIONS AND ANSWERS

(*See Part I*)

11-28 A.M.

LEAKAGE OF BUDGET PROPOSALS

Mr. Speaker: On the 3rd March 1956, Shri A. K. Gopalan and Dr. Lanka Sundaram gave notices of adjournment motions on the leakage of Budget and financial proposals in Bombay before they had been formally presented to the House on the 29th February 1956.

When the notices were read out in the House, the Prime Minister made a statement that the Government had already taken steps to investigate into the matter and that after the enquiry, Government would place the results of their enquiry before the House in due course. Thereupon Shri A. K. Gopalan said that he was satisfied with the statement. Accordingly, I treated the notices as not pressed and did not give my consent to the motions.

On the 6th March 1956, Dr. Lanka Sundaram reverted to the subject again and pointed out that inasmuch as the Minister of Finance had given certain additional facts on the previous day to the Rajya Sabha without informing this House concurrently or earlier of these facts, an impropriety on the part of the Government had been committed. During the short discussion that followed, in which several other Members including the Minister of Finance took part, questions of privilege of the House were raised and a reference of the matter for investigation to the Privileges Committee of the House was suggested.

On the 9th and 12th of March the Prime Minister stated in pursuance of the statement he had already made on the adjournment motions on the 3rd March in the House the progress the Government had made in the matter of investigation. He said that it was discovered that the leakage had taken place in the Printing Press and that some persons were arrested and that some more may be proceeded against. Thereupon some of the Members of the House again referred to the question of privilege and suggested a reference to the Committee of Privileges for investigation into the matter.

I then said that I would examine the whole matter of procedure and the proceedings which had taken place till then and give my ruling in due course.

I have since looked into the matter and gone through the proceedings.

In the matter of determination of the privileges of the House, we are governed by the provisions of article 105(3) of our Constitution, which state that the powers, privileges and immunities of the House are such as were enjoyed by the House of Commons in the United Kingdom at the commencement of our Constitution. The precedents of the United Kingdom should guide us in determining whether any breach of privilege was in fact committed in the present case. So far as I can gather, only two cases occurred in which the House of Commons took notice of the leakage of the budget proposals. They are known as the Thomas case and the Dalton case. In neither of these cases was the leakage treated as a breach of privileges of the House nor were the cases sent to the Committee of Privileges for enquiry. The prevailing view in the House of Commons is that until the financial proposals are placed before the House of Commons, they are an official secret. A reference of the present leakage to the Committee of Privileges does not therefore arise.

Though the leakage of budget proposals may not constitute a breach of privilege of the House, the Parliament has ample power to enquire into the conduct of a Minister in suitable proceedings in relation to the leakage and the circumstances in which the leakage occurred. In the two English cases afore-

[Mr. Speaker]

said, matters were brought to the notice of the House of Commons by a resolution or a motion for appointment of special committees or tribunal to enquire into the matter and report the facts thereon to the House.

In the Dalton case, Mr. Dalton who was the Chancellor of the Exchequer admitted that he did not think of the consequences at the time of the disclosure and in the Thomas case, it was alleged that he disclosed the budget secrets, which he got to know as a Cabinet Minister. It is neither alleged nor even suggested in the case before us that the Finance Minister was himself responsible for any unauthorised disclosure of the financial proposals. Regarding other persons, the Government have already taken steps to investigate into the matter and it is stated that persons have also been arrested and that prosecutions are being launched against them. In the circumstances it is not clear as to what special advantage would be gained by appointing a special committee which to a large extent will go over the same ground which had been previously covered during investigation by the Government.

However, I consider it desirable that while the matter is still fresh, the House should have an early opportunity to discuss the matter. Dr. Lanka Sundaram has given a notice of his intention to raise a discussion under Rule 212 of the Rules of Procedure on the statements made by Government spokesmen on Budget leakage and matters pertaining to secrecy of Budget and Budgetary Reform.

I have admitted the notice and am allowing a discussion on the 20th, that is, tomorrow, between 4 to 6-30 P.M.

PRESIDENT'S ASSENT TO BILL

Secretary: Sir, I have to inform the House that the Bar Councils (Validation of States Laws) Bill, 1956, which was passed by the Houses of Parliament during the current Session was assented to by the President on the 13th March, 1956.

MESSAGES FROM RAJYA SABHA

Secretary : Sir, I have to report the following seven messages received from the Secretary of Rajya Sabha:

(i) "In accordance with the provisions of rule 125 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I am directed to inform the Lok Sabha that the Rajya Sabha, at its sitting held on the 15th March, 1956, agreed without any amendment to the Life Insurance (Emergency Provisions) Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 3rd March, 1956."

(ii) "In accordance with the provisions of sub-rule (6) of rule 162 of the Rules of Procedure and Conduct of Business in the Rajya Sabha I am directed to return herewith the Appropriation (Vote on Account) Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 13th March, 1956, and transmitted to the Rajya Sabha for its recommendations and to state that this House has no recommendations to make to the Lok Sabha in regard to the said Bill."

(iii) "In accordance with the provision of sub-rule (6) of rule 162 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I am directed to return herewith the Appropriation (Railways) Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 13th March, 1956, and transmitted to the Rajya Sabha for its recommendations and to state that this House has no recommendations to make to the Lok Sabha in regard to the said Bill."

(iv) "In accordance with the provisions of sub-rule (6) of rule 162 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I am directed to return herewith the Appropriation (Railways) No. 2 Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 13th March, 1956, and transmitted to the Rajya Sabha for its recommendations and to state that this House has no recommendations to make to the Lok Sabha in regard to the said Bill."

(v) "In accordance with the provisions of sub-rule (6) of rule 162 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I am directed to return herewith the Appropriation (Railways) No. 3 Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 13th March, 1956, and transmitted to the Rajya Sabha for its recommendations and to state that this House has no recommendations to

make to the Lok Sabha in regard to the said Bill."

(vi) "In accordance with the provisions of sub-rule (6) of rule 162 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I am directed to return herewith the Appropriation (Railways) No. 4 Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 13th March, 1956, and transmitted to the Rajya Sabha for its recommendations and to state that this House has no recommendations to make to the Lok Sabha in regard to the said Bill."

(vii) "In accordance with the provisions of sub-rule (6) of rule 162 of the Rules of Procedure and Conduct of Business in the Rajya Sabha, I am directed to return herewith the Appropriation (Railways) No. 5 Bill, 1956, which was passed by the Lok Sabha at its sitting held on the 13th March, 1956, and transmitted to the Rajya Sabha for its recommendations and to state that this House has no recommendations to make to the Lok Sabha in regard to the said Bill."

ESTIMATES COMMITTEE

TWENTY-SECOND REPORT

श्री वी० जी० मेहता (गोहिलवाड): अध्यक्ष महोदय, मैं उत्पादन मंत्रालय पर एस्टीमेटस समीती की बाईसवीं रिपोर्ट सभा की टेबल पर रखता हूं।

LEAVE OF ABSENCE

Mr. Speaker: The Committee on Absence of Members from the Sittings of the House in its Thirteenth Report has recommended that leave of absence may be granted to the following Members for the periods indicated in the Report:

(1) Shri R. Venkataraman.

(2) Shri Udai Shankar Dube.

(3) Shri N. D. Govindswami Kachiroyar.

(4) Shri K. Ananda Nambiar.

(5) Shri T. A. M. Subramania Chettiar.

(6) Shri N. Somana.

(7) Shri Sofi Mohd. Akbar.

(8) Shri Kotha Raghuramaiah.

(9) Shrimati Indira A. Maydeo.

(10) Shri Birakisor Ray.

The Committee has further recommended that in the cases of Shri Sibnarayan Singh Mahapatra, Shri Chowkhamoon Gohain and Shri Muchaki Kosa who had been absent without permission, there absence for the period indicated against each in the Report may be condoned.

I take it that the House agrees with the recommendations of the Committee.

Several Hon. Members: Yes.

Mr. Speaker: The Members will be informed accordingly.

LIFE INSURANCE CORPORATION BILL

Mr. Speaker: The House will now take up the motion for reference of the Life Insurance Corporation Bill, 1956, to a Select Committee. As the House is already aware, 10 hours have been allotted for the consideration of this motion.

The Minister of Finance (Shri C. D. Deshmukh): Sir, I beg to move:

"That the Bill to provide for the nationalisation of life insurance business in India by transferring all such business to a Corporation established for the purpose and to provide for the regulation and control of the business of the Corporation and for matters connected therewith or incidental thereto, be referred to a Select Committee consisting of Shri B. G. Mehta, Shri Syamnandan Sahaya, Shri Anirudha Sinha, Shri S. K. Patil, Shri Shriman Narayan, Shri C. P. Matthen, Shri Feroze Gandhi, Shri Radhelal Vyas, Shri Raichand Bhai N. Shah, Shri Opendra Nath Barman, Shri Bimalaprosad Chaliha, Shri S. R. Telkikar, Shri R. Venkataraman, Shri Tek Chand, Shri T. N. Singh, Shri Tekur Subrahamanyam, Pandit Krishna Chandra Sharma, Shri R. R. Morarka, Shri G. L. Bansal, Shri M. D. Joshi, Shrimati Sushama Sen, Shri S. R. Rane, Shri V. B. Gandhi, Shri B. R. Bhagat, Shri Sadhan Chandra Gupta, Shri K. Ananda Nambiar, Shri Tushar Chatterjea, Shri K. M. Vallatharas, Shri M. S. Gurupadaswamy, Shri K. S. Raghavachari, Shri Tulsidas Kilachand, Shri U. M. Trivedi, Shri G. D. Somani, Shri R. Velayudhan, and the Mover with instructions to report by the 16th of April, 1956."

Sir, hon. Members will recall that during the discussions of the Life Insurance (Emergency Provisions) Bill I had explained fairly fully what led the Government to take this decision to

[Shri C. D. Deshmukh]

nationalise insurance and I do not propose to traverse the same ground. But, I consider it necessary to make a few observations of a general nature which arise, broadly speaking, from the subsequent criticisms that have been made here in this House and in the other House.

In the first place, it has been suggested that only a very small part of the life funds was, if at all, dealt with improperly and that, although this was not stated in so many words, a greater part of insurance business was run in an impecable manner.

Now, nothing would have given me greater pleasure than to have been able to testify to this. I have always admitted that there have been a few companies which conducted their affairs well and which observed good standards. But, I should like the House to remember that these were only a few companies and one cannot claim that they were representative of that particular sector.

The point of this criticism was that the number of companies was small and, therefore, it was not necessary to take this extreme step of nationalisation. Even on this groud we should like to say that although the field of the malpractices might have been small, it indicated the existence of a disease which had become endemic in the system and therefore, it was full of dangerous possibilities. But, apart from this, what one has to consider—and this is far more important—is the consequence of malpractices even if they are small in extent, on the people affected. I think the House will readily agree that malpractices jeopardise the savings of men of small means to whom this loss might easily be a matter of life and death. Surely such a consequence could not be a matter of indifference to a welfare state such as we are endeavouring to be. These malpractices affect thousands of policyholders, almost invariably from the section of the population which stands most in need of protection and guidance. Therefore, the seriousness of the situation should not be judged in terms of the total sum of money misappropriated, but in terms of the extent of human hardship involved.

Even in mentioning this total sum, I believe that the particular speaker whom I have in mind in the Rajaya Sabha did not mention the recent very big case of misappropriation, which involved a potential misappropriation if it had not been checked, of Rs. 2 crores and a quarter. If that amount of Rs. 2 crores and odd had not been returned to the Bharat Insurance Company,—it was only returned after we had more or less forced restitution by issuing an Ordinance to amend the Act—the policyholders would have almost certainly lost their savings to the extent of over 50 per cent. of their contributions. The total number of policy-holders—I think it was quoted to the House by Shri Feroze Gandhi—runs into some tens of thousands. In the other case, where the missing sum is of the order of Rs. 30 lakhs, out of Rs. 32 lakhs, that is the Bombay company, the loss to the policy-holders will obviously be nearly 100 per cent. Then again, among the companies, the management of which has now been taken over, there are quite a few which do not have current funds to service maturing claims of their policy-holders. The total number of policy-holders affected is not just a handful, but well over a 100,000. So, it is idle to suggest that such matters affecting the well being of so many human beings should be judged in terms of quantity of money only and not, as I said, in terms of the human hardship involved.

But, the principal point about nationalisation is that the State does not have to make out a case that the private sector has failed. Nationalisation is justified on many other grounds of ideology, philosophy, and the objectives of a welfare state. So, it is futile for any one to take his stand only on this that unless the Government proves as in a court of law that there have been malpractices over a very wide extent, by implication, the State has no right to nationalisation. The average citizen has fully appreciated the reasons for nationalisation and, I believe, the House also, as we have passed the other Bill relating to provisional arrangements where the whole question was thrashed out and where we gave in detail our other reasons for nationalisation, particularly our hope that, by doing so, we should be able to augment the total volume of savings required for implementing our next Five Year Plan and further Plans. I have received a large number of telegrams from all quarters of the country, to some of which I might refer later, congratulating the Government on this step.

It has also been said that the public, although they might have congratulated the Government, have really not shown by their action that they have confidence in state management of life insurance and that new business had come to a

standstill. I for one was prepared for some decline in busines during a transitional period when adjustments had to be made. But, I am agreeably surprised, and I hope to the discomfiture of many of our critics, that the reports which I have received from the Custodians up till now show that the amount of fresh business done since the Ordinance was promulgated is better than the business transacted during the corresponding period last year when the business was under private management. For instance, the business done in Bombay this year is Rs. 15·53 crores as against Rs. 13·51 crores last year; in Madras the business done this year is Rs. 1:89 crores as against Rs. 1:43 crores last year. Calcutta reports a similar trend. That is all I have to say in regard to that issue of nationalisation which, as I said, the House has already more or less fully discussed. I shall, therefore, proceed to give you a broad outline of the type of organisation through which we suggest that it would be best to run this life insurance business in the future.

Our proposal is to start a Life Insurance Corporation to take over all the life insurance business and to run it as a monopoly business. I have already explained the reason why it is necessary that it should be run as a monopoly business and why it is not possible, in a mixed state of affairs, for any government-run organisation to compete in unfair methods with the private sector. It has been suggested from another angle that it is essential to maintain an element of competition and that for this purpose we should set up 4 or 5 corporations instead of one. Such a thesis seems to hold a plausible appeal. But, I feel on a closer examination, that there are certain objections of a fundamental nature which militate against the acceptance of this suggestion, especially in the initial stages. On general grounds it seems to me that if the State has to be ultimately responsible for the business of life insurance, it would be extremely difficult in practice to work through a number of corporations. For instance, the spirit of competition is bound to be restricted. It would be difficult to justify the existence of different rates of premia. It would also be difficult to have different investment policies. Then, there could hardly be any difference in employment policy or in the standard of servicing. Therefore, in a nationalised set-up competition would have a restricted field and could only be in terms either of efficiency in service or in the rate of development of new fields of business. And we believe that a competition of this nature could be achieved through the zonal organisations that are contemplated in the Bill without creating other complications that would almost inevitably ensue if there were several autonomous corporations competing with each other throughout the country. I think, human nature being what it is, it would be extremely difficult, if not impossible, to stamp out some of the evils of competitive business such as, for instance, rebating. Therefore, our conclusion is that on merits and on a *priori* grounds one corporation is to be preferred. In any case, we feel that to start with we should have only one autonomous corporation with zonal organisations, and if we find that it does not work satisfactorily, then it would be open to us to change over from it to a number of autonomous corporations. This process would be easier than the reverse process, that is to say, to proceed from several autonomous corporations to one monopoly corporation. I think it is our experience that the process of decentralisation is easier than the process of centralisation because vested interests are often created and they make an effort at centralisation more difficult even though that particular kind of experiment could be proved to have demonstrably failed.

As regard the functions of the Central Office, if there were to be only one corporation the Central Office would be responsible for the policy aspects of insurance business, that is to say, the determination of premium rates, the determination of policy relating of the investment of funds, the control and supervision both through an inspectorial organisation and through an internal audit organisation of the zonal subordinate offices. So far as day to day business is concerned, it is our intention that the zonal organisations should for all practical purposes be autonomous and should be allowed to run their insurance business without undue interference. We would regard the zonal organisations as the executive arms of the Insurance Corporation, and it will be for these zonal organisations through their divisional, branch and other subordinate offices to sell insurance within their territories, to service the policies issued and generally to ensure that insurance becomes more widely known, more popular and thereby to mobilise even larger volumes of savings from all sections of the people in order to attain the principal objective of this measure of nationalisation.

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The various provisions in the Bill are intended to prescribe only a skeleton organisation for such a corporation and the details are meant to be filled in through regulations and rules to be issued by Government from time to time. The intention, therefore, is to avoid rigidity and to invest the Corporation with a certain amount of flexibility of operation so that it might not find it difficult to operate satisfactorily in practice. It is also our intention to ensure that the Corporation is given sufficient discretion to enable it to conduct its operations on strictly business lines.

It is not necessary for me to take the time of the House in order to explain in detail the various provisions of the Bill because I am sure that these various clauses will receive attention both during the course of the debate and subsequently in the Select Committee, but I propose to confine my remarks to the more important clauses.

Perhaps the most important one is clause 28 which guarantees all policies issued by the Corporation. This guarantee extends to policies taken over by the Corporation from existing companies with the exception of policies taken over from insolvent companies to which I shall revert later.

The next question is the staff, that is, clause 10. I am sure the House will agree with me that we have adopted a reasonable attitude. Clause 10 itself provides all whole-time employees will be taken by the Corporation initially on the existing terms and conditions. One of the first tasks of the Corporation will be to formulate suitable scales of pay and terms and conditions of service and fit the existing staff appropriately into those scales, because the House will appreciate that the Corporation will be the successor to a very large number of companies whose salary scales differ widely, and indeed in some cases there are no salary scales at all, nor are there uniform rules regarding pension, provident fund etc.

Shri Asoka Mehta (Bhandara): How will they be fitted?

Shri C. D. Deshmukh: If there are none? If there are different ones, we shall try to evolve.....

Shri S. S. More (Sholapur): Rationalise.

Shri C. D. Deshmukh: That is the word.

Shri Asoka Mehta: It has a bad odour about it.

Shri C. D. Deshmukh: We use it in a good sense.

The Minister of Revenue and Defence Expenditure (Shri A. C. Guha): Perfumed.

Shri C. D. Deshmukh: I said once before that it was our intention to endeavour to be on the best of terms with our employees, and I also had occasion to mention that among the first telegrams I received were those from the employees' associations. I have got a sheaf of them here. I would like to read out one or two. This is from Bombay:

> "Congratulations on your decision regarding life insurance nationalisation hope employees' interests will be safeguarded—Insurance Employees' Federation Bombay".

Then there is one from Calcutta:

> "Welcome nationalisation of insurance expecting improvement of employees' service conditions all co-operation assured—Federation of Hindustan Insurance Employees' Union".

> "Congrautlations for nationlisation general insurance employees favour nationalisation".

and so on. They want us to go even beyond that. Then I have telegrams also from shareholders, policy-holders, individuals and so on and so forth.

Shri S. S. More: Any from the management?

Shri C. D. Deshmukh: Many from the field staff, not from the management.

Shri C. R. Iyyunni (Trichur): May I know whether persons who are engaged in the insurance business run by State Governments will be prejudically affected by nationalisation? There is the State of Travancore-Cochin which is running insurance business. Will the employees be taken in in this?

Shri C. D. Deshmukh: It is not our intention to take in anybody!

Mr. Speaker: Take into.

Shri C. D. Deshmukh: He is asking whether Travancore-Cochin State business will be taken over by us or not. Our present intention is that it should be the sole monopoly of the Centre, except of

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course the employees' group insurance schemes. But that is one of the matters, that is bound to come up. That is only to this extent, that is to say, whether there should be any exception so far as insurance business run by existing States is concerned,—for example Travancore-Cochin and Mysore. But our intention here is that that also should be taken over.

Shri S. S. More: May I know whether the Minister has received any representation from co-operative having life insurance, and if so, whether it will be circulated to us?

Shri C. D. Deshmukh: I think one hon. Member spoke on this.

Shri S. S. More: I am told that their organisation has submitted a well-argued-out memorandum. I wanted to know whether that will be made available to us.

Shri C. D. Deshmukh: We shall make it available to the Select Committee. We shall make available to the Select Committee whatever representations we have received.

Shri S. S. More: What about Members who are not on the Select Committee?

Shri C. D. Deshmukh: It will be for the Select Committee then to say which should be presented, and which not, with their report. That is the usual procedure. I myself have no objection to passing on any representation to the House, but the more practicable course would be to let the Select Committee have a look at them.

I have dealt now with the employees. So far as the agents are concerned, we have made no provisions in the Bill itself regarding agents and others who cannot strictly be termed as employees. This is because their relationship with the insurance companies is of a contractual nature. Just as all existing obligations of a *bona fide* nature will be automatically, so to speak, honoured by the corporation, so they will also honour the contracts with agents and so on and so forth.

As regards the field organisation, I believe we shall have to effect some major changes in the field organisation. The insurance agents who are the backbone of this organisation will have to be trained with a view to enable them to render real service to the policy-holders. As regards the chief agents who had till now exclusive jurisdiction over certain territories, they will, I fear, have to go. Under the changed conditions, it would not be appropriate for us to continue them. I may add that the trend over the last decade or two has already been towards the elimination of the chief agents and their substitution by branches.

I now come to clause 12 which permits reduction in the amounts of policy contracts entered into by insurers prior to the business being taken over by the corporation. This clause has evoked a certain amount of adverse comment. But it seems to me that there is a certain amount of misunderstanding regarding this provision. I should therefore like to explain the underlying principle of this clause, and in doing so, I propose to take up this clause and clause 39(2)(k) together, because the underlying principle in both cases is the same. Clause 39(2)(k) refers to classification or grouping.

It will be agreed that it should be our object to see that no policy-holder is worse off by the establishment of the corporation. The corollary must therefore be that we must not take away from policy-holders of other solvent companies funds which in equity belong to them, for the benefit of the policy-holders of less solvent or deficit companies. In other words, we should not rob Peter to pay Paul.

The companies whose life insurance business will be taken over by the corporation will be of widely varying financial strength. That will be due to several reasons. One is the premium rate. Even among good companies, some charge a low with-profit premium, and declare a small bonus. Others charge a high premium and declare a large bonus. Another reason, and this is by far the most important, is the manner in which the company has been managed in the past. Economy in management expenses, and a sound investment policy should be reflected in strong reserves, while their absence would be equally evident in poor results.

Thus, the funds which the policy-holders of different companies would be bringing with them into the corporation would vary widely in their content and significance. The policy-holder of one company might bring with him a reserve of only Rs. 300, insufficient even to meet

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the basic contract, let alone the future bonuses. The policy-holder of another company may bring with him an identical policy with a reserve of, say, Rs. 350, just sufficient to meet the basic sum assured under the policy but with no margin for future bonuses. A third might bring Rs. 400, and a fourth Rs. 450. If these policy-holders had continued with their respective companies, their fortunes would have varied. The first would have got only As. 12 in the rupee; the second with some luck might have got the sum assured paid in time, but without any addition in future in the form of bonuses. The third would have got a small bonus, while the fourth who had selected a good company might be rewarded by good bonuses.

What I am trying to emphasise is that unlike in the case of joint-stock companies, the reserves in excess of the amount needed to meet the basic contract are not the property of the company or the shareholder, but belong both in law & in equity to the policy-holders. and are intended to meet the cost of future bonuses. Therefore, the question is how far it would be fair to take away these additional amounts from there policy-holders for paying increased bonuses to others, or for making good the shortfall in even the prinicipal sums of their policies.

If there was a straight pooling of the resources of all the companies, what will happen is that for the next five or ten years, the policy-holders of better-managed companies like the Oriental, would get a smaller bonus than they might reasonably have expected from their companies; and then they would have a legitimate grievance that nationalisation had brought to them no advantage, and could with justice suggest that if Government want to benefit the policy-holders of ill-managed companies, well then, Government should find the money.

Now, it is for this reason that power is taken by clause 39(2)(k) to group the policies for purposes of future bonuses. It is our intention to group the existing policies into a suitable number of groups on the basis of the reserves they bring into the corporation and each group would get a bonus appropriate to its reserve strength.

Of course, this grouping would apply only to preordinance policies. All policies taken out after the ordinance would of course get a uniform bonus. A strict application of this principle implies that policy contracts of insolvent companies would have to be suitably reduced before they are taken over by the corporation. And clause 12 empowers the corporation to do precisely this. I realise that it is very hard for a policy-holder not to be able to get the sum, even the sum assured, and it will be to my endeavour to do whatever I reasonably can to ensure that there is at least no reduction in the sum assured. I cannot commit myself now, for the financial implications of even this limited benefit might be considerable.

According to the returns furnished under the Act, the total insolvency was Rs. 45 lakhs. But this is not the total sum involved; to this figure, we have to add the moneys lost by misappropriations that have already come to light. Further scrutiny may reveal that some of the assets are over-valued. Of course, we shall, as we did in the case of Bharat Insurance Co., take every possible step to recover the money from the delinquents, but how much we will be able to recover in this manner would be difficult to say just now. What I can do now is to give the assurance that it would be our endeavour to treat the policy-holders who fall in this category as generously as possible.

The next important point about which a number of persons are naturally agitated both for and against, so to speak, is the compensations that will be paid to the various insurers. I shall refer in some detail to the provisions in the Bill in respect of this matter. They are laid down in the First Schedule. Part A of the First Schedule deals with proprietary companies which had surpluses at their last acturial valuation and had allotted a part of those surpluses to the shareholders. Part B deals with other proprietary companies, namely, those which were either in deficit or had only a nominal surplus, and Part C deals with mutuals and co-operative insurance societies. The companies coming in Part A are by far the most important. Though they number only 70, that is to say, 53 Indian insurers, 8 non-Indian insurers and 9 provident societies, they account for the bulk of the compensations to be paid. You will notice that the market value does not figure anywhere in the basis of compensation. In the case of composite companies and foreign companies we are taking over only part of their total business, and of course, market value, even if it were to be ascer-

tainable, would be of no help. Even market value as a basis for compensation might have been worth considering only in respect of India proprietary companies transacting life business alone, but unfortunately, of these we found that the shares of only a very few—only three companies, I believe—are quoted regularly on the stock exchange, and even these quotations are either nominal or in one case certainly influenced during recent years by extraneous considerations, that is to say, considerations other than their intrinsic worth. Therefore, as a basis of compensation, we had to rule out market value. We might have fallen back on the actual assessment of assest and liabilities. We examined that, but we felt that this method would leave matters unsettled for a long period of time and might possibly lead to disputes, dissatisfaction and perhaps litigation. We felt that on the whole it would be to the advantage of all concerned if we could find a basis which would at once be fair to the shareholders and would yet be expeditious, and we have, in the basis given in the Schedule, found that although we have had, nevertheless, to look to the methods of the assets and liabilities, in respect of certain class of companies, the alternative method, if applied, would have given but little or no compensation at all. I shall explain this presently. Broadly, the approach is that compensation should be regarded as payable for loss of future earnings from life insurance business. It is a dividend that the shoreholder loses which has to be compensated for. The paid-up capital would not be useful or would not be a fair criterion, as dividends, in the case of life insurance companies, it is well known, bear no relation to the paid-up capital. They do not bear the normal relation to the paid-up capital.

We have, therefore, first to determine the average earnings from life insurance business which the shareholders could have reasonably expected in the future and then capitalise this amount. What the shareholders could expect to earn is a matter for conjecture and I think we would not be far wrong if we took, instead, the average of what they earned during the past few years. Now, as the House is aware, the allocations to shareholders out of which dividends are paid, are made only at the time of the actuarial valuations. The valuations are conducted at intervals usually of three years. Therefore, the average of the allocations—in respect of the last two valuations—is proposed to be taken. Therefore, the period covered would be six years—two valuations and a three-year period. We shall get the figure which is not affected by chance variations in the profits over a reasonably long period.

Having determined the period, we made one or two adjustments to the actual allocations made. The Insurance Act provides that out of the surpluses disclosed at actuarial valuations, not more than 7½ per cent. can be allocated to shareholders. Many enlightened insurers allocated a small percentage than this maximum of 7½ per cent. and the trend indeed was downwards. If we base the compensation on the actual allocations, we would be gawarding those who have taken a short-sighted view and allocated the maximum the law allowed. On the other hand, we could not totally ignore the actual allocations, as when shares are bought and sold the people take into account the annual allocations to shareholders.

I may point out in this connection that it was only in 1950, for the first time, a limit was sought to be placed on the proportion of the surplus that could be allocated to the shareholders and at that time a large section favoured a limit of 5 per cent.; even though 7½ per cent. was ultimately adopted, as a compromise, it was recognised that in course of time this figure would have to be reduced. Actually, as I have said earlier, many companies allocated much less as is evident from the fact that the proportion of the surplus allocated at the last valulation by all proprietary companies taken together was only about 5 per cent. Bearing all these considerations in mind we came to the conclusion that on the whole it would be fair to all interests involved if we ignored allocations in excess of 5 per cent. so as not to penalise unduly those shareholders who had voluntarily contented themselves with a smaller allocation or a very small allocation. It seemed reasonable that where a company had allocated less than 3 per cent. it should be deemed to have allocated 3 per cent. So, to summarise, the amount taken into account for purposes of compensation is the actual allocation to shareholders subject to a maximum of 5 per cent. of the surplus and a minimum of 3 per cent. and we feel that this is a reasonable range. This gives the annual amount the shareholders may be presumed on an average, to get.

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The next thing is to capitalise it at a suitable rate of interest to get the figure of compensation that would become payable. If we assume 5 per cent. as the suitable rate of interest for commutating, we get the present value of each rupee of the annual allocation as 100 divided by 5, that is, 20. That is to say, the value would be 20 years' purchase. We can arrive at this in another way also. If the amount of compensation paid is Rs. 100, a shareholder can, by investing it, suitably, get annually Rs. 5, therefore Rs. 100 is a fair compensation for the loss of an annual dividend of Rs. 5. Therefore, Rs. 20 is fair compensation for loss of annual dividend or allocation of Re. 1. Having compensated the shareholder for loss of future dividend for all time to come, we can validly hold that we are entitled to appropriate the paid-up capital. If we do not do so, the shareholder would be having both the dividend and the capital, which the House will agree, is quite unnecessary. In the case of life insurance company, the entire paid-up capital would therefore be appropriated, but in the case of composite companies, only the capital which might be deemed to belong to the life insurance business would be appropriated. I have to say 'deemed', because the paid-up capital is not allocated to any particular business. It is available as a security for the entire business. The principles on which this division will be made in order to arrive at the deemed capital are left to be prescribed by rules.

This deals with the well-established companies. But while this basis of compensation is quite appropriate in the case of well-established companies which have been disclosing satisfactory surpluses, it is unsuitable in the case of the smaller companies which, though well run and show distributable surpluses, do not actually have much of a surplus.

In a few cases, it was found that even though the companies had surpluses at every valuation and bonuses had been distributed to policy-holders, compensation on the basis of 20 times the allocation would come to less than the paid up capital. That, I think the House will agree, would be unfair. To provide for such cases, the Schedule allows an alternative basis, that is the compensation would be 10 times to the average allocation calculated in the same manner as in the other case plus the right to retain the paid up capital. Some companies have represented that while they agree with the broad approach to the question of compensation, some changes would be necessary to ensure equity between different groups of surplus companies. As I said earlier, compensation is based on the results of the last two statutory valuations. The trouble is that some companies had their last valuation as at 31-12-54 while others had their valuation as at 31-12-53 or even earlier. Thus those companies which had last valuation as at 31-12-54—this is the latest date at which statutory valuations have been made—had an advantage over the others. The advantage is significant as business increased sharply during the last two years. The suggestion made is that compensation should be based on the working during a standard period applicable uniformly to all, and that the standard period should include 1955, the last completed calendar year. Now, we feel that there is something in this request and we propose to consider this suggestion at the Select Committee stage. It would be unnecessary—even unwise—to undertake a large number of valuations and the results could be estimated by a suitable approximation.

The next is Part B. The basis given in Part A would, of course, be unsuitable for companies where there had been no allocation to shareholders. In most cases, this would mean that the valuations had shown a deficit, that is, the life insurance funds were less than the liabilities to policy-holders. This does not necessarily mean insolvency, unless the deficit which corresponds to a trading loss, exceeds the paid up capital which is the second line of defence. In addition to those companies which are actually in deficit, there may be a few companies with a surplus so nominal or uncertain that no allocations were made. All these companies would get back the excess of assets over liabilities. It may happen that in the case of some of these companies also, the actuarial valuation might disclose a small surplus. The Schedule provides that in such cases, the shareholders would be entitled to only 4 per cent. of such surplus. The Schedule lays down the basis of valuation of the assets as well as the liabilities to the policyholders. Incidently, I may mention that the basis of the actuarial valuations given is what may broadly be termed as a solvency basis and is less stringent than that employed in the valuation where declaration of bonus is the object.

Next I turn to Part C of the Schedule. This deals with mutuals, co-operatives

and unregistered bodies—some 44 in number. Now, it is doubtful if in these cases any compensation is at all payable. However, in order to avoid any possible legal objection, the Schedule provides for payment of nominal compensation by way of an addition to the sum assured at the rate of Re. 1 per thousand of sum assured.

That finishes my explanation of the Schedules and the question of compensation. But I have yet to deal with one or two problems which affect foreign companies. The UK and Canadian companies have on their registers a large number of policies issued in foreign currency on the lives of non-Indians temporarily resident in India. Many of these policies were orginally taken in the UK or elsewhere and were later transferred to the Indian branches when the policyholders came to India. Others were issued in India itself. It is represented that these policy-holders would like to transfer these policies together with their relatives reserves to their head offices. Since the Corporation is not likely to open branches in those countries, it would be difficult to render satisfactory service to those policyholders when they return to their homes. It is, therefore, proposed to agree to this request and allow the transfer of these policies together with their relative reserves to their head offices. Such business, it has been calculated, would be between 15 and 20 per cent. of their business in India. Some companies from UK, Canada etc. have also represented that the assets which they have in India have not all been built out of the receipts in India—though some have been—and that they should, therefore, be allowed to take back assets which are not required to meet their liabilities to policyholders in India. We would retain out of the funds of these companies sufficient assets to ensure ample security to their policy-holders, including provision for future bonuses at a generous rate. I do not wish to trouble you with the details of the basis which are given in the Second Schedule. But I should like to say that the reserves they would leave behind would be as strong, as, if not stronger than, the reserves of the best of the Indian companies. It is proposed to let them transfer to their head offices any excess after calculating the liabilities on this basis. After excluding these excess assets, the foreign companies would be given compensation on precisely the same lines as the Indian companies. This, broadly, is the scheme of compensation set out in the Schedules.

I think I have dealt with the main provisions of the Bill. I have no doubt that the Select Committee will go into these and other clauses critically and closely, having regard to all points of view so far represented, and yet to be represented in the discussion, in order to provide for a balanced and equitable approach to all the interests involved. The House will agree that it is necessary to ensure that the Corporation starts functioning as early as possible. Only then will the element of uncertainty still present in the atmosphere in regard to this subject disappear. I am sure I can count on the co-operation of all sections of this House in ensuring that this Bill is put on the Statute-book in the shortest possible time.

Mr. Speaker: Motion moved:

"That the Bill to provide for the nationalisation of life insurance business in India by transferring all such business to a Corporation established for the purpose and to provide for the regulation and control of the business of the Corporation and for matters connected therewith or incidental thereto, be referred to a Select Committee consisting of Shri B. G. Mehta, Shri Syamnandan Sahaya, Shri Anirudha Sinha, Shri S. K. Patil, Shri Shriman Narayan, Shri C. P. Matthen, Shri Feroze Gandhi, Shri Radhelal Vyas, Shri Raichand Bhai N. Shah, Shri Upendra Nath Barman, Shri Bimalaprosad Chaliha, Shri S. R. Telkikar, Shri R. Venkataraman, Shri Tek Chand, Shri T. N. Singh, Shri Tekur Subrahmanyam, Pandit Krishna Chandra Sharma, Shri R. R. Morarka, Shri G. L. Bansal, Shri M. D. Joshi, Shrimati Sushma Sen, Shri S. R. Rane, Shri V. B. Gandhi, Shri B. R. Bhagat, Shri Sadhan Chandra Gupta, Shri K. Ananda Nambiar, Shri Tushar Chatterjea, Shri K. M. Vallatharas, Shri M. S. Gurupadaswamy, Shri K. S. Raghavachari, Shri Tulsidas Kilachand, Shri U. M. Trivedi, Shri G. D. Somani, Shri R. Velayudhan, and the Mover with instructions to report by the 16th April, 1956."

To this motion an amendment has been tabled by Shri Sadhan Gupta. I find that that is out of order, inasmuch as it tries to enlarge the scope of the Bill. The amendment says:

"That in the motion, add at the end: 'and with instructions to consi-

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der and incorporate amendments in the Bill enabling nationalisation of general insurance simultaneously with the nationalisation of life insurance'."

The scope of the Bill is restricted only to life insurance. However much it might be good to add general insurance to it, it will be enlarging the scope of the Bill.

Shri Sadhan Gupta (Calcutta South-East): The practice of this House on many occasions has been to allow amendments to enlarge the scope of Bills. For example, when the Criminal Procedure Amendment Bill was under consideration, the Bill was restricted to certain sections. But the Select Committee was empowered to go into the whole code and open up every section for the purpose of amendment. That motion was allowed and that was carried. I should like to show that as the Bill stands and as the circumstances of the organisation of insurance companies are, it is extremely necessary that general insurance should be nationalised simultaneously with life insurance, because otherwise there are many circumstances which would make it impossible for general insurance to be carried out after the nationalisation of life insurance. That is why I propose that the Select Committee should be allowed to consider that aspect also as it has done on the occasion of other Bills formerly and to incorporate such amendments as may be necessary.

Shri S. S. More: May I make a submission, Sir? I support the amendment which has been tabled by my friend Shri Sadhan Gupta. Regarding its competence, I want to bring to your notice that when the Representation of the People Bill, 1951 was taken up, my hon. friend Pandit Thakur Das Bhargava gave a long list of items referring to other sections which were not incorporated and this House was pleased to instruct the Select Committee to take all those matters also into account. Not only that; but, even on the Preventive Detention Bill, in 1952, similar instruction was given by this House and, therefore, such an amendment is perfectly valid. If no instructions are given and amendments are tabled which extend the scope then they are ruled out of order but this House has every right to give instructions to the Select Committee for extending the scope of the Bill.

Shri C. D. Deshmukh: I do not consider that these arguments are valid nor do I consider that the analogies are applicable. When one sets out to amend the Criminal Procedure Code, one sets out to amend Criminal Procedure. Similarly, with the Representation of the People Bill. But, here we have come before the House to nationalise only the life insurance business. So, to suggest that we should also nationalise something else, however connected it might be, I think, is not a legitimate demand. Apart from that, the practical difficulties of drawing up a new scheme and applying principles which are applicable to the nationalisation of general insurance also, all these are rather complicated issues. But, on the main constitutional issue, I think, it is not right to extend the scope of this Bill in the manner suggested by the hon. Members.

Shri Raghavachari (Penukonda): May I also submit .....

Mr. Speaker: Hereafter hon. Members may take note of this. I allow opportunities to all sections before I call the hon. Minister. Looking at this side, I saw Shri More wanted to speak. I had no objection. I would have had no objection if Shri Raghavachari had risen then. I am not going to allow him now.

So far as the analogy quoted is concerned that instructions were issued by the House to the Select Committee to amend other provisions of the Bill related only to amending Bills, when one Act was sought to be amended, with respect to certain sections and it was felt that all sections also needed some amendment either as an ancillary or as an auxiliary. Though the other amendments did not flow as a natural consequence of the sections sought to be amended, even then it was thought necessary that other sections should be amended.

This is a different case altogether. This is a new Bill, introduced for the first time to nationalise a particular section of insurance, life insurance, and for which a Corporation is sought to be established. General insurance is of a different nature, though companies have been allowed to carry on both general and life insurance together. But it has been advisably laid down in the Insurance Act that the life fund must be kept distinct and separate from the general insurance fund. Therefore, the transactions are held to be separate though they could be under the same management. Further, the hon. Finance Minister has said that it introduces various other considerations which may not be common to both....

Shri C. D. Deshmukh: I forgot to point out that the Emergency Provisions Bill which we passed more or less commits us and this House to nationalise life insurance alone because the preliminary measures were taken only in respect of that business.

Mr. Speaker: Inasmuch as the Emergency Provisions Bill was confined only to life insurance and the whole thing was kept secret and so many things were done and similar steps were not taken with regard to general insurance, it may possibly throw many matters for improper action. Under these circumstances, the analogies do not fit in.

There is a precedent in this House. During the discussion of the Bamboo Paper Industry (Protection) Bill, Shri Hari Singh Gour sought to move a certain amendment enlarging the scope of the Bill and Government objected on the ground that the Bill was intended to foster the Bamboo Paper industry while the amendment sought to include all kinds of paper. The President, upholding the objection ruled:

> "There are a number of amendments of a similar kind on the Order Paper. It seems to me that although these amendments do not affect the operative portions of the Bill, there is no doubt that they want the Government to extend the policy of protection in regard to all kinds of paper. That being my view, I rule that all these amendments are out of order."

If they are in order and could be brought as an amending Bill, certainly there is a precedent for this that this House can give instructions to the Select Committee to take them also into consideration. I, therefore, rule this amendment as out of order.

Shri Bansal (Jhajjar-Rewari): On a point of information, Sir, I do not think I will be permitted to speak on this motion. I have one or two questions to ask of the Finance Minister arising out of his speech and if you will permit me I will seek information on one or two of those points.

Mr. Speaker: I am not going to allow it now. Shri Asoka Mehta.

Shri Asoka Mehta: Mr. Speaker, Sir, only a few days back, this House put its seal of approval on the nationalisation of life insurance and now we are necessarily called upon to give a permanent shape and form to the decision that we have taken. I was happy to find that the Finance Minister has now started appreciating ideological factors and a *priori* considerations. (Shri S. S. More: Socialist pattern.) I am glad that he has realised that pragmatism must be informed by the astringent touch of ideology.

Looking at the Bill that is before us I find that at least 4 important questions are raised therein. The first is the form and functions of Corporation that is to be set up. The next is the question of management. Then, about the rights and position of the employees and, fourthly, the question of compensation. I realise, as the Finance Minister has said, that after all the Bill can provide only the skeleton organisation and the details have to be filled in by the rules that will be made later on. I also agree that in a matter of this kind there has to be a considerable amount of flexibility. But all the same, I think it is necessary that we give the fullest consideration to the problems that are likely to arise because this is a difficult venture on which we are embarking and the clearer we are about the future, the clearer we are about the course that we are on to steer, the safer will it be for our journey.

Before I offer my observations on the four important points that have been dealt with in the Bill, I would like to touch upon, very briefly, two minor points.

The first minor point is in connection with clause 35. It says that the Act shall not apply to insurers to whom the Insurance Act does not apply by reason of the provisions contained in section 2E thereof. I realise that there were a number of insurers before 1938 who closed down their business, who did not continue the life business, and they were not brought within the purview of the Insurance Act and they will not be brought under the purview of this Act. I am also aware that their business is slowly fading out, but the fact remains that even today there are a number of companies —I know at least three companies, all foreign companies—which have a substantial life business with them which is still being serviced. In one of these companies—I shall not now give its name, but I shall give the name to the Finance Minister if he so desires—as much as Rs. 53,36,000 are involved. Now it is a question worth considering whether amounts of this kind should be left out of the general scheme of nationalisation of life insurance.

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Then again under clause 27(3), as the Finance Minister has just explained to us, there are certain non-nationals or persons who are not citizens of this country who have taken out policies with insurers working here in India in foreign currency. And we are going to ask the foreign insurers to take these policies over. I know of instances where nationals of our country have taken out policies in foreign currencies. Shall we not ask in return for repatriation of this kind of policies so that we may be able to straighten out, streamline and better tailor the entire nationalisation of insurance in our country?

There is another small point to which I would like to invite your attention and the attention of the Finance Minister, and that is to clause 34, which authorises the Government to modify the provisions of the Iusurance Act. I do not know whether the Government would be justified in modifying the provisions of that Act without bringing those modifications to the notice of the House. I am not saying that any kind of a fresh legislation should be introduced, but I am sure that the House should be given an opportunity to know what modifications are made in an Act which the House itself has put on the statute-book. I wonder if powers to modify in this fashion an Act passed by this Legislature can ever be given to the Government—that is to sanction invasion on the rights and powers of the House. I would like to draw the attention of

Before I move on to my other points, the Finance Minister to the state of unsettlement that exists among the employees. The Finance Minister told us of the telegrams that he has received and actually placed before the House the sheaf of telegrams he has received. I am sure he has also received a similar sheaf of telegrams which I have received, many of them being only copies of telegrame which are sent to the Finance Minister. From them I find that there is a considerable concern and anxiety among the employees. The concern is there for a variety of reasons. Firstly, a committee has been appointed by the Government to rationalise, as the Finance Minister said, the entire structure, to rationalise the employment of people into the Corporation, to integrate the employees into the Corporation from the various companies in which they are now working. The composition of that committee is such that it has roused a considerable amount of misgivings among the employees. I suggest that in any such work the employees should be associated. There are their organisations, and representatives of those organisations should be called in. The problem of integration should not be tackled in a unilateral manner. Otherwise, that would mean beginning this great adventure this auspicious adventure, with a wrong kind of orientation.

Then again, I find that the starting salaries including dearness allowances vary in the different companies from a minimum of Rs. 60 to a maximum of Rs. 160. Are you going to bring them to common level? Is there going to be a uniform standardisation? If there's going to be a uniform standardisation a considerable number of employees are likely to suffer. This would also cause grave discontent, and, therefore, every effort should be made and such policies devised as would avoid discontent.

I would once again appeal that we embark upon this great experiment with the maximum goodwill and fullest co-operation of the employees which they are only too anxious to give; but but that will be given only when they know and when they are assured that their co-operation is to be sought and will be respected.

While speaking on the last occasion, I welcomed the nationalisation of insurance business. Now that we have nationalised, I would like to say that we should be able to do better than what nationalised insurance companies have done in the world. That record leaves much to be desired—if not much to be desired, there is scope for considerable improvement. Excepting Costa Rica, there is no other country in the world which has completely nationalised life insurance. So, there has been competition between the nationalised sector and the private sector of life insurance, and that provides a kind of yardstick to see how far the nationalised sector has worked when compared to the private sector. I find that on the whole there is a warning signal which we can ignore only at our peril. We have monopolised life insurance, and this monopoly demands that we should be very careful about the dangers that are there, and there should be some kind of internal checks or internal warnings whereby we shall find that our progress is not less and is definitely more than what would have been under other circumstances. If we look at France between 1947 and 1953

we find that the gross premium increased from 100 to 375 in the public sector of life insurance but it increased from 100 to 405 in the private sector. As far as the expense ratio is concerned, in the public sector it fell from 21·4 to 18·11 and in the private section it fell from 23·8 to 17·1. The lapse ratio rose from 6:08 to 11:92 in the public sector while is fell from 6·58 to 5;79 in the private sector. Likewise, in Denmark, between 1949 and 1953, the premium income of Government offices increased by 17·9 per cent. while the premium income of private life companies increased by 21:2 per cent. Germany is now divided into Eastern Germany and Western Germany. In Western Germany life insurance is in private hands; in Eastern Germany under the communist regime, it is entirely nationalised. I am told that the premium rates for the same policy are higher in Eastern Germany than in Western Germany. I know these are likely to be the criticisms or charges that my hon. friends may level here. Now that we have nationalised it, I am keen that we should not be open to this kind of criticism; we should be able to make it a success; we should be able to place a new model cr a new pattern of its success before the world. Therefore, it is important to consider very carefully the organisation.

When we come to organisation, the question is : Should there be one Corporation or more than one Corporation? Certain arguments have been put forward by the Finance Minister and I am inclined to agree with those arguments because the basic question is not whether there should be one Corporation or more than one Corporation, but the basic question, as I see it, is: How is this Corporation to be organised ? If we look at world, we find that the Corporation is perhaps the one form of industrial, commercial and financial organisation that cuts across all ideologies. Corporation is an outstanding form in the USA. As has been pointed out by Prof. Adelman of the M I T 135 corporations own 45 per cent. of the industrial assets or nearly one-fourth of the manufacturing volume of the world. Corporations existed in fascism, they exist under socialism, they exist under communism; they are the predominant institutional expression of the 20th century capitalism. If we study the concept of corporation, apart from the framework in which it works we shall find that corporation is a new form for organising large scale operations on efficient economic and financial basis. If you will permit me, I would like to invite your attention to some of these problems of management, organisation of corporation, etc. that ought to receive much greater attention in our country than they have received so far.

Only a week back, I was talking to Prof. Galbraith of Harvard University and former head of the price control administration and chief of the Economic Security Policy of the US State Department. One of the major criticisms he has had to offer was that while India was moving towards socialist re-organisation of society, she is hardly paying any attention to the forms of corporations which are of primary significance. That is the reason why I feel that the Finance Minister should bestow as much attention to the problems of organisation of the corporation and its internal management as he has paid to compensation problem. Compensation after all affects a limited number of people and it is but a temporary problem. I concede it is important but it affects a few people and is of a temporary duration. But the problem of corporation is of a long term duration and it is going to affect our entire economy. This problem has been studied by a variety of authorities and I would like to invite the attention of the House to the most recent study on the subject by Prof. Adolf Berle of Columbia University, who is a former Assistant Secretary of State and former US Ambassador to Brazil. He has made a remarkable suggestion after a thorough study of the corporations that are working in different countries. He says that certain safeguards—what he calls built-in conscience—have to be introduced into the very structure of the corporation. I shall not be able to summarise the very interesting theories that he has put forward in the limited time at my disposal. But; corporation as to have some kind of safeguards—built-in safeguards or built-in conscience, as he puts it. How is this to be brought in ? I shall have my suggestion to make in a moment.

The biggest corporation that is working in the world is that of the General Motors whose revenues are larger than those of our Republic. This huge corporation has organised itself in an interesting manner. It has such a rational form of organisation that it has been able to achieve maximum results. The organisational methods and patterns that are followed by the General Motors have also been seriously studied and it has been found that there are two main

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characteristics. One is that it is primarily organised as a federation. It is said that the General Motors has become an assay in federalism and on the whole an exceedingly successful one. It attempts to combine the greatest corporate unity with the greatest divisional autonomy and responsibility. This particular aspect of combining maximum autonomy with responsibility where the central management has two-fold functions of assisting the decentralised units to achieve the maximum efficiency and the greatest possible autonomy and at the same time maintaining overall policy control—this means considerable attention to the forms of management. I can understand that in the Bill we can have only a skeleton of such an organisation but I am anxious that the Government should pay the fullest attention to this filling in of details.

I heard the Finance Minister saying that the zonal organsations would be given the maximum autonomy. The relations between organisation and its echelons have got to be fully thought out and adequately worked out. I wish the Select Committee would give some attention to it so that when we get an opportunity to discuss the rules that will be framed in this connection, we may be able to go into them in an informed manner.

There are a number of countries which have been nationalising industries, insurance and banking. By and large such corporations are organised on one of three principles. They are either on autonomist principle or syndicalist principle or statist principle. I find that the particular set-up here is a mixture of autonomist with statist principle.

Under section 18, the corporation will be guided by directions in matters of policy given by the Central Government and the Central Government is of course the final authority to decide on what question guidance has to be given. I understand that the Central Government has to have such far-reaching powers because it has given a guarantee to policies issued as well as bonus declared or likely to be declared in the future. This kind of a blanket guarantee given by the Central Government makes it incumbent upon it to have the necessary control for the working of the corporation.

But we have to see whether this kind of control does not reduce this corporation merely into a department of the Government. Where is the line to be drawn between maintaining the autonomy of the corporation and reducing it to a mere department of the Government? Insurance business cannot succeed if it is permitted to degenerate into a department and its autonomy in operations has to be maintained. While the autonomist and statist principles have been combined, I do not know why the syndicalist element has been completely ignored.

In other countries—in France, for instance—the National Insurance Council —the organisation of the nationalised insurance industry—includes three insurance experts, three representatives of the State and three representatives of the employees and three representatives of policy-holders. I know that the corporation will consist of not more than fifteen members. We do not know who those persons are going to be. Will they include representatives of the policy-holders, of employees, etc.? How are they to be put there? Will they be drawn exclusively from persons whom Government wants to nominate or who may be mostly persons associated with the administration?

I find that the policy-holders are brought in even in an advisory capacity only at the divisional level. In clause 39 you will find only a reference is made to this. Nowhere else is there any reference to them in the entire structure of the corporation. Are they to be excluded? This very Parliament had decided that the policy-holders should have probably two or three elected directors to be associated with a major part of management. Are we going with nationalisation to throw out the policy-holders completely or will they have any kind of representation? If so,—likewise the problem arises—what place, what position are we going to assign to the workers in the management?

1 P.M.

The question of investment has been raised by the Finance Minister. Now, if the Corporation has a considerable amount of internal autonomy, if the various zones are permitted to have the maximum autonomy and if we can also work out a structure on the lines on which the General Motors have worked out a structure—there is considerable internal competition inside the General Motors; they are able to maximise the advantages of centralised control and also fully utilise the advantages of decentralised functioning—it is that kind of Corporation that we have to conceive

and work out. Perhaps the Finance Minister has that kind of Corporation in his mind, but I would have welcomed more light being thrown on the subject.

When the question of investment is taken up I would like to raise once again the question that I raised on the last occasion. Are we going to permit the insurance companies to go in for their own investments, the banks having their own investments and various other institutions that are being set up also having their own investment policies, or are they to be co-ordinated? I believe under a planned economy there has to be co-ordination and priorities have to be fixed up. Whether it will be an authority that will fix up these priorities; who will be the authority that will ultimately co-ordinate these things; these questions have become very relevant, in the light of experience that we have encountered in Great Britain in the last ten years. There the inflation has raised such problems that today the Government finds itself unequal to the task. I do not want my country to be faced by these difficulties unawares. Therefore I am raising this question over and over again that we should have some kind of co-ordination for investment. If such a co-ordination is to be created, where and how will this nationalised Insurance Corporated fit into it is also a problem that needs some discussion.

Then again, I am in favour of I know that will come under the rules the Government will frame—the nationalised Insurance Corporation continuing investing a portion of its funds in the private sector. I am in favour of that because I believe that this kind of inter-penetration between the public and private sectors would be very helpful and very healthy for an integrated development of our economy. But that of course is a question which will be taken up when the rules come.

Now, I find that there is no provision for a National Insurance Council. When such a big Corporation is to be set up there should be somewhere at the top a kind of National Insurance Council. They have it in France, it is an advisory body, of which the Finance Minister is the Chairman. That includes the representatives of the State, policy-holders, employers, empleyees including agents and all that. There has got to be somewhere a body of that kind. If they are included among the members it is a different matter. But the members will constitute a permanent body and the representatives would change from time to time. Therefore there has got to be a provision for another body. There is provision for an advisory body at the zonal level but there is no provision for any kind of advisory body at the national level. Even at the zonal level the advisory bodies are likely to be set up by top management. Now, I would like that if policy-holders are to be associated, if employees are to be associated, if experts are to be associated, it would be best that these persons come in their representative capacity. If that is to be done there must be appropriate provision. That provision has to be made in the Bill itself and I would like the Select Committee to consider it and have a provision for having a National Insurance Council. That National Insurance Council can perhaps run the National Insurance School that is needed, a National Insurance School which will undertake the responsibility of training present staff where it is necessary, to give the refresher training and train the new and additional staff needed to cope with the large expansion of business that we are anxious to have. All this surely should not be left only to the top management. There should be some kind of non-official elements included so as to give greater confidence to the general public.

In the management, Sir, there is going to be a Managing Director, there will be an executive committee and there will be the Corporation. I do not know how work is to be distributed among them. Will the members of the corporation as a whole be called upon to shoulder operational responsibility. Is it merely a corporate body that is created to satisfy the requirements of the law or that corporate body will have any kind of day to day functioning also? What will be its day to day functions? Will the day to day functioning be entirely left to the executive committee? If it is left to the executive committee who will look after what is normally known as staff work and the line organisation? It is the staff work which is to be the responsibility of the Managing Director and the line organisation that of the executive committee or *vice versa* or are these responsibilities to be mixed up? The Zonal Manager we are told may or may not be a member. If the zonal organisations are to function as autonomous units there has got to be a very effective, very live liaison between zonal managers and the central organisation. This effective

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liaison has been worked out in a variety of manners through a long period of trial and error is some of the major corporations of the world. I shall not tire you by going into them but I believe that merely saying that we will have zonal organisations, zonal managers and that they will be given maximum autonomy will not solve the basic problem of what has been called federalism in an organisation. How is this autonomy at a lower level with the need for direction at the higher level to be reconciled? That reconciliation is not to be achieved through any kind of constitution, any kind of statutory provision but through developing the right kind of organisational relationships.

The Bill naturally and inevitably does not tell us what will be the organisation at the lower level, but at the lower levels maximum efficiency is absolutely necessary. Therefore, I would invite your attention to the detailed suggestions made by Mr. Malaviya in his very interesting brochure. He has said that the regional organisation, whatever be the size of region, should have all the necessary servicing staff. It is not enough to have 4 or 5 big zones in the country. For a thing like insurance what is needed is that the maximum amount of initiative, autonomy and servicing are given to the policy-holder as near to his place as is possible and that kind of effective decentralisation not only at two levels but at many more levels has got to be worked out.

There is no other corporation in which questions of this kind arise. We have a number of corporations, most of them manufacture goods, and their problems are not complicated. I have been taking your time, Sir, and the time of the House to analyse these basic problems of a corporation, of management and of organisation because I believe the success of the entire venture depends upon what kind of organisation we are able to set up. Unless we are able to draw up an organisation which will be capable of shouldering the various responsibilities that have to be thrown upon it we shall be embarking upon this great adventure with a great handicap.

As far as compensation is concerned I find that the problem is very complicated. The question of compensation will have to be thoroughly looked into by the Select Committee. I had hoped to say a few words, make a few observations on compensation but as I have been informed by my friend Shri A. K. Gopalan that he is going to develop that theme more fully I shall leave it to him because I know that on many points we shall probably find ourselves in agreement.

As far as the employees are concerned once again I would appeal to the Finance Minister not to go ahead with the problems of integration, with the task of integration without seeking the cooperation of the employees. As a last word I would like to appeal to you, Sir, and through you to the Select Committee, that an opportunity should be given to the employees and their organisations to come and place their views before the Committee because I know for many years and I can assure you that the Committee is bound to benefit by their seeking, by their drawing, or by their making a draft upon the cumulative experience of the employees of insurance companies.

Shri D. C. Sharma (Hoshiarpur): This work of nationalisation is like a drama which consists of five Acts. We had the first Act when the Finance Minister got promulgated the Ordinance. We had the second Act when we put our seal of approval on the Ordinance. Now, we are entering on the third Act.

The Deputy Minister of Finance (Shri B. R. Bhagat): What are the other two?

Shri D. C. Sharma: The Select Committee report will be considered and the Bill will be finally passed. These are the five Acts. I am afraid this drama started in a state of great excitement, more unhealthy than healthy. But, I have not the slightest doubt that the drama will have a very healthy ending and all the misgivings which the people have on this score will be set at rest.

There are certain problems connected with this insurance work which we have to consider very carefully. The hon. Member from Bhandara said that nationalisation of insurance was being worked in one country, if I could call that a country, Costa Rica. But, I must say that Costa Rica has only a population of 8 lakhs and therefore, it cannot be, in any sense of the word, an example for us or a model for us to follow. There are other countries which have had partial nationalisation. I do not bother whether their experience has been happy or unhappy. What I want to urge is this in nationalising insurance, we are doing something essentially new and orginal and we are going to be pioneers. We have been pioneers in this world in many directions. When we were fighting our battle for independence, we were

pioneers. In other ways also we have been pioneers. I am very happy that our country is taking a lead in nationalising the insurance business and is showing the way perhaps to some other countries also to do so. But this nationalisation is a challenge to us in many respects.

Many persons have said that this nationalisation has been done on ideological grounds. Even if it had been done on ideological grounds. I do not think there is any harm done. After all, there is a philosophy behind every Constitution, there is a philosophy behind every country. If we have been following that philosophy logically, I do not see any reason why we should feel unhappy about it. It has been said that this has been done on political grounds. I do not know what people mean by political grounds. Perhaps they mean that it has been done to subserve the interests of the party in power. I deny that charge, because I have found hon. Members of the House, representatives of almost all the parties have welcomed this measure. It has been said that it has been done on social grounds. Well, social grounds are very indispensable for a measure of this kind I believe that this measure has been undertaken for the realisation of some aspects of the blue print of a welfare state which we have been discussing on the floor of the House so many times. I dare say without being in any way unduly optimistic that this measure does bring us a little nearer to the realisation of the objectives of the welfare state.

I want to say a few things before I take up some matters of detail. It has been said that the idea of a corporation is not a very palatable one. Many authorities have been quoted and several examples have been given. I do not believe in quoting authorities, because the authorities are very obliging persons. If you find two authorities favourable to your case, you can find also three authorities unfavourable to your case. Therefore, these so-called authorities cancel each other. I do not want to base my arguments on the basis of these authorities, what this Professor has said or that Professor has said. We professors have an unfortunate habit of cancelling one another.

Shri A. M. Thomas (Ernakulam): What does the speaker Professor say?

Shri D. C. Sharma: The speaker ceased to be a professor when he came to the Lok Sabha. I am now a humble Member of the Lok Sabha. I do not claim to be a Professor.

What I was coming to is, what kind of management would be the ideal type of management. So far as I know, during the last so many years, we have been embarking upon experiments in national undertakings and I think we have had recourse to this corporation. I dare say that most of these corporations have given a very good account of themselves, though a few may not have one as well as others. I, therefore, think that from the point of view of economic management, and also effective and controlled management, the corporation would be the best kind of organisation for running this business of nationalised insurance. Of course, I agree with my hon. friend from Bhandara that this corporation should not become merely a departmental affair. It should be representative of the various groups which are interested in insurance. On the floor of the House I have been told that increasing efforts are going to be made in the coming years to associate workers with the management of industries. I do not see any reason why the workers should not have some say in the management of this corporation. At the same time, I do not see any reason why insurance experts should not also be there. I am not a member of that school which believes that our administrative services can acquire any kind of knowledge and can work in any field with the utmost efficiency. I think they have their limitations as all of us have. I would, therefore, say that in this corporation we must have expert knowledge. I would also say that in this corporation we must have those persons who can run the financial affairs of this corporation very ably. Now I come to zones. To think of five zones only will not be conducive to the efficient working of this corporation. What has been the fate of these zones in other directions? I would say that the corporation should have as many zones as there are States. If there are certain States which are going to be administered centrally, they should be tacked on to those States which are contiguous. I should say, there should be—I am speaking only on a theoretical proposition—one zone for the Punjab, P.E.P.S.U. and Himachal Pradesh. In the same way...

Shri A. M. Thomas: This is not States Reorganisation.

Shri D. C. Sharma: I have said that I am talking theoretically. I have said that, but Mr. Thomas is talking to somebody and is not listening to me very patiently

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and he is suffering from the itch to interrupt.

I would say that the zonal organisations should be multiplied. Of course, I do not know what the set-up will be, but these zonal organisations should have district organisations and tehsil organisations and I should say at the village level also. Our *gram panchayats* are going to play a very vital role in the development of India, not only in the political field but in other fields also. So, I say that something should be done to see that the message of insurance is carried from top to bottom. It is not that it stops at the zone or the district level. I think that is what should be done.

So far as the conditions of staff are concerned, of course, the hon. Finance Minister has said their conditions will not be worse off, but it is a very strange thing to contemplate that—I would use the words very innocuously, I do not want to hurt anybody—some of the persons who were responsible for not running the insurance business very efficiently have been now exalted into the position of Custodians. I would say that the appointments, whether they are of Custodians or zonal managers or of others, should be made by the Union Public Service Commission. It should not be left to the sweet will of anybody. I have been reading a lot of literature on the subject and I can tell you without sitting in judgment upon anybody that the Controller of Insurance has come in for a great deal of criticism. Of course, I do not say all that criticism is correct, but it has been said that the Insurance Act has not been worked properly at the Government level. I would therefore say that to remove the taint of favouritism or of nepotism or any other taint, it is essential that the appointment should be left to an impartial body. I can think of one impartial body and that is the Union Public Service Commission.

Of course, the Finance Minister has been receiving telegrams of congratulations from so many persons. He is a happy person and I congratulate him on that, but I have been receiving letters and telegrams from the vast army of persons who are known as agents or field workers. What is going to happen to them, they have been asking. Many persons have been making many suggestions. What is going to be their fate in this set-up? Of course, the permanent employees are going to be fixed up and I am glad that they are going to be fixed up, but what is going to be the fate of these field workers, these persons who practically built up the insurance business in our country. Their services were, I think, temporary. They were not permanent employees, and if one company failed them, they went to another company, but now that Government has taken over insurance, I would say that the field worker who practically laid the foundations of insurance in this country in some ways apart from some of the *entrepreneurs* should be given a place. He should be fitted into the different categories of service which are going to be operated. I hope this problem will be considered by the Select Committee or by the rule-making body, but this problem has got to be considered.

I want to say something about compensation. So far as compensation is concerned, I would say that it has been worked out very generously. I do not say anybody should have an unfair deal, but I would say that the compensation should be worked out on a very equitable basis. To take the reports of the insurance companies which were given by their own accounts or actuaries for the last two years or so, I think, will not be equitable, because, as our Finance Minister has said, several things were done in order to show that the company was in a prosperous condition. Figures, you know, Sir, are things that can be manipulated and the greater the art of the manipulator, the more pleasing those figures become. These figures should be scrutinised very properly so that the taint is removed—that the rebates were of one kind, that the bonus was of another kind. Now all these things should be removed. I would therefore say that for purposes of apportioning compensation, you should have a tribunal. Of course, the tribunal is there in the case of disputes. I would say that for purposes of having compensation you should have a tribunal consisting of one person who is of the status of a High Court Judge, one independent actuary and one representative of the Finance Ministry. It is only when you do that that the question of compensation will become readily acceptable to others.

On going through this Bill I find that at every step Government have promised to make rules. As a Member of the Committee on Subordinate Legislation I say that very often the Executive frames rules which are in excess of the powers given to them by the Bill which has been passed. We are seeing that spectacle so

many times. The rules become greater than the Act, the rules stultify the spirit of the Act, the provisions of the Act. I would therefore say it should be laid down categorically that—of course, it is done theoretically now, I say it should be made practical—the rules should not become operative unless they have been discussed in the House and passed by the House. I am not saying something which is very novel. This was done in the case of the Displaced Persons Compensation and Rehabilitation Rules. You know it very well and you took a leading part in the amendment of those rules. I would say therefore that this should be done.

As I said in the beginning, it is on the whole a very welcome measure. The suggestions that I have put forward before the House should be looked into, and things should be done in such a way that the insurance work prospers.

Up to this time only a few income-groups have been touched by our insurance companies, and there is a vast field of potential persons waiting for insurance still. And I hope that nationalised insurance will give a better account of itself than that of the privately-managed insurance companies.

The Finance Minister was telling us that the business now as compared with the corresponding period of last year has been very good. I would say that in a welfare state we require insurance of many kinds, and we require insurance of all sections of society, because of the insecurity of life and all that kind of thing. Therefore, the utmost effort has to be made in this field in order to see that insurance does not remain confined only to cities and sizable towns, but penetrates to the villages also.

Shrimati Ila Palchoudhury (Nabadwip): The hon. Member who preceded me said that we are now entering into a new venture. Actually speaking, nationalisation of insurance is not such a new venture as all that. From the Hammurabian Code, which is a thousand years older than the Mosaic Code, we find that there was such a thing as national insurance even then, for if a person got robbed, the State compensated him. So, what we have done is not something very new, though new according to modern times.

Now that nationalisation of insurance is going to be done, may I suggest a few points that Government must particularly take into consideration, because the spirit of nationalisation today is that the employees must co-operate more and more in every business? When I see clause 10 of the Bill I find that every aspect of the employees who are going to be amalgamated into this corporation is going to be controlled, that their salaries can be reduced, and that all sorts of other things could be done to them. In fact, it is said, that the terms and conditions of service, the pay-scales and so on will be rationalised.

It is easy to put that sort of thing down on paper; it is also easy to put down on paper that by giving three months' notice an employee can be discharged. But it is not so easy when it really happens.

I earnestly say with all the emphasis at my command that nationalisation must perforce visualise greater participation by the emloyees. For that purpose, firstly, the employees' associations should be recognised. Secondly, bipartite conferences consisting of the representatives of Government and the employees' associations should decide all issues by mutual discussion. Thirdly, all industrial disputes that are pending now should be cleared. Fourthly, employees who are already afraid of being discharged should have the first preference of being absorbed during the expansion period.

It is false to say that every stratum in the insurance section is very happy over this nationalisation. Actually, it is not so. For, when things like this come out in the papers; some of you must have seen this press note—that insurance agents may have to go, then naturally the agents are very concerned over it. It is said "that every effort is likely to be made to absorb as many of the *pro rata* organisers, chief agents and special agents as possible, but officials fear that the services of a considerable number of such personnel may have to be dispensed with". I hope Government will look into the matter and see that not one of them is dispensed with, for after all, whatever mud-slinging and criticism with or without reason might have been done against the insurance companies, for various faults, the employees surely were not responsible, for any of the offences.

Secondly, I would say that when Government are going to have the advantage of this Rs. 1059 crores in their hands, I hope they will look . . .

The Minister of Revenue and Civil Expenditure (Shri M. C. Shah): Rs. 1059 crores will not be in our hands.

Shrimati Ila Palchoudhury: If not the whole 1059 crores very great part of it.

Shri M. C. Shah: Not even a very great part Rs. 1059 crores is the sum assured.

Shrimati Ila Palchoudhury: All right but even so, it is a good amount! When Government take it over, they will have a considerable amount in their hands, if not the whole amount. And I would say that they must consider the question of extending not only life insurance, but also other kinds of insurance, such as health insurance must be taken up. Health insurance schemes must be taken right into the rural areas, and I hope Government will do all that is possible in this regard. For, when we are nationalising, we are also hoping for the benefits of that nationalisation. And health insurance is one of the main things that benefit the poor person by and large.

There is one point on which I would like to have some clarification. There was the Industrial Credit Investment Corporation registered in Bombay in 1955. It comprised as many as 30 insurance companies. Will Government provide the capital that was provided by these 30 insurance companies henceforth to this corporation? That is a point which needs to be clarified.

I would like to bring to the notice of the House the experience in other countries where nationalisation has been resorted to. The New India Assurance Co. sent out a special Research Officer to study the reactions about this in other countries, and mostly it has been found that nationalisation has not really done the insurance business much good. I think some examples may be given in this regard. In April 1946, insurance industry in France was partly nationalised, but it did not really feel all that beneficial effect which they thought that it would have. The Socialist Review in France wrote. "It is nationalisation with much clamour but of little consequences to satisfy public opinion." In the U.K. also they have found the same thing. In East Germany, life insurance is of course completely nationalised, but the life insurance premia there exceed the rates charged in West Germany, and so far as insurance reserves are concerned, they have not been able to expand to the extent that they have in West Germany. From this assessment, it can be found that this is not a thing that can be tackled lightly, and therefore Government must proceed very cautiously.

Sir, particularly, the international aspect must be borne in mind, because Indian insurance has entrenched itself well in the Asian and African markets. If you have slung mud at them for four or five days, you have surely jeopardised their international status to that extent. When you have criticised insurance companies by and large for the ill-doings of a few, you have actually criticised your own brethren, and you have put India in a light which she does not deserve to be put forth into the world. What is said in this august House is echoed right through the world, hence surely there should be great restraint when we criticise!

I would appeal to our national Government that when they nationalise, they do not alienate a particular sector of our people. For, as the hon. Finance Minister himself said, it was not merely the malpractices or the bad ways of using the funds that led to the insurance business being nationalised, but there were other reasons also why nationalisation of insurance should be done. When you say so, you should not merely take the stand on decrying insurance companies, just on one issue that some companies had acted badly. Some companies have acted badly in many cases even in the public sector. So, to take that sort of stand is neither worthy of our Government nor good for the country. We must seek more and more co-operation. We should not alienate a section of our people just as if they were somebody alien to our land, somebody who has no right to be here, and somebody who has lost all rights of citizenship. We should give them a chance to co-operate with Government, and we would find that all sections will be ready to co-operate. But first the atmosphere must be created.

In this connection, I would like to quote what the UK insurance industry had to say about insurance when a part of it came to be nationalised. The British insurance industry as a whole, while proposing nationalisation of a part of it at least had the courtesy to say that:

> "The insurance industry has rendered a great service to the community. Millions of people have been protected against the hazards of life. Every single person has benefited indirectly from the overseas earnings of insurance."

Let our Government have that sympathetic attitude to the private insurance companies now that the door is going to be closed on them, and insurance business is to be nationalised. Those private insurance companies, have in their time, looked after many people; through their policies, widows have found refuge, children have been educated when they become fatherless, business tided over bad periods. I think the private insurance companies deserve sympathy and appreciation from the Government and not only villification and condemnation. It has become the fashion to suspect all private enterprises! But their co-operation should be sought in forming this Corporation so that their wide experiences and services could be utilised by the country. I only hope that in future, insurers will feel about insurance as the new bride-groom felt, as the story goes, about his bride. An insurer came to the new bride-groom and asked him: "Would you not like to insure further now that you are married" ? The bride-groom replied: "Good Lord, no ! She is not that dangerous !" I hope the public at large will also feel that the new venture is not dangerous ! Confidence should be created. I also trust that after the amount of stone-throwing that has been done at the private insurance companies, the Corporation will not live in the glass house!

Shri S. S. More: I have already indicated, when I spoke last, that I entirely agree with and support the Government's efforts to nationalise life insurance. But my grievance is that Government are not going the whole hog. They ought to have nationalised not only the life insurance companies but even general insurance. Take, for instance, the case of crop insurance, cattle insurance and the insurance among the peasantry. If we only confine ourselves to life insurance, it means we are confining ourselves to or cater to the needs of the small section of urban people and not paying our attention or directing our attention to the needs of the vast sections of the people who live in the rural areas—the peasantry—who suffer from all the natural causes. Therefore, I would say that, leaving aside the fire insurance and accident insurance, the rural aspect of insurance ought also to be taken into consideration. As I said on the last occasion, insurance has become an entirely urban product. We must realise it and take it to the villages and develop the insurance sense among the peasantry and make them insurance minded.

I have the strongest protest to record regarding clause 34. The principle which is being introduced by clause 34 is more dangerous to the legislative sovereignty of this House. The clause reads thus:

> "The Central Government may, by notification in the Official Gazette, direct that all or any of the provisions contained in the Insurance Act shall apply to the Corporation subject to such conditions or modifications as may be specified in the notification but save as aforesaid nothing contained in that Act shall apply to the Corporation."

As an eminent lawyer, you know that this particular clause will give Government power to modify or amend the Insurance Act by a notification. Should we give such a power to the Government, and if we give it, shall we not be abdicating our own legitimate function? What harm is there for Government to come to this House which is so whole-heartedly supporting this nationalisation of insurance and say, "For the purpose of this Corporation, we want these modifications in this particular Act so that the business of the corporation should be carried out without undue delay, let or hindrance" ? This House is extremely accommodative. This House is going the whole hog.

Mr. Chairman: According to the Bill, only certain specific provisions which are specified in the notification will apply to the Corporation.

Shri S. S. More: According to the Bill,—

> "The Central Government may, by notification in the Official Gazette, direct that all or any of the provisions contained in the Insurance Act shall apply to the Corporation subject to such conditions or modifications as may be specified in the notification; but save as aforesaid nothing contained in that Act shall apply to the Corporation."

So, what have they done ? They have excluded the operation of the Insurance Act. The next thing is, certain provisions will apply to the Corporation. But what provisions shall be applied and with what modifications is a thing which is entirely left to the Government. My submission is that in this very Bill, they ought to have at least given certain clauses saying that as far as the Corporation is concerned, such and such clauses, of the Insurance Act with such and such modifications, will apply to the Corporation. They ought to have provided for

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it either in the body of the Bill or in the Schedules. Nothing prevented the Government from doing it. We shall then be in a position to know what modifications are being affected by Government or desired by Government for the purpose of making the Corporation function with greater efficiency. But they say, "We shall determine what provisions of the Act shall apply to the Corporation". Not only that. When they decide that certain provisions of the Insurance Act shall apply to the Corporation, they will also be competent to make changes and modifications in the Insurance Act so as to be applied to the Corporation. I feel, as a lawyer and having the greatest regard for the legislative functions of this House, that this innovation which is being sought to be brought on to the statute-book is extremely dangerous.

The Minister of Defence Organisation (Shri Tyagi): Why ? Whatever will apply will only be the law passed by this Parliament. How can that be dangerous?

Mr. Chairman: That is not the meaning of the clause in question. The clause says that the present Insurance Act shall not apply and only such modified provisions as are notified will apply. That means that so far as the Act is concerned, it is of no effect whatsover.

Shri S. S. More : I welcome the interruption by Shri Tyagi, because that reveals his readiness to dabble in matters which he does not know, and to that extent—

Dr. Lanka Sundaram (Visakhapatnam) : He requires to be educated.

Shri S. S. More: To that extent we get some glimpse into his own mental make-up. My submission is, should we permit such a change ? I can understand their saying that only certain provisions as notified in the gazette shall apply to the Corporation. I am prepared to go so far. But it is not only that. They say that if necessary, the provisions shall be modified by a Government order and in that modified form they will be applicable to the Corporation. In effect, it means that as far as the Corporation is concerned, the Insurance Act shall be amended by executive orders.

Shri Tyagi: My friend wants that the provisions which also cover fire insurance may naturally be applied to this Corporation, but that Government have no right to amend those laws. But suppose there is some clause which covers both life insurance as well as general insurance, and if that clause could be applied, we just want that clause to be tacked to this Act. But he says, "No, we should not do that".

Shri S. S. More: My friend does not know that if a person commits a crime the particular section of the Indian Penal Code which is relevant to the crime will be applicable. If a man commits theft, Shri Tyagi will admit that even though it is only a theft, section 302 of the Indian Penal Code will also apply to that offence! Of course, knowing a bit of law, I am not prepared to agree to what he says. Therefore, my submission is, seeking an amendment to a legislation by executive order is itself a very dangerous precedent that we are trying to set up. It will do the greatest harm to the legislative sovereignty of this House. Therefore, I do want to record my protest.

I do welcome the measure as far as it goes, but as I have stated, since Government is taking over this insurance business, Government will be on their trial. Shri Asoka Mehta has pointed out that in foreign countries whenever insurance has been nationalised, there is another sector which runs in competition, a healthy competition with the nationalised sector. It is a corrective force and it does some good. If we are eliminating this corrective force, if we are ruling out a certain healthy competition, I think it will not be good. I agree that in the present set of circumstances, no agency can compete with Government. It is not desirable. I do concede that point. But that is greater reason why Government should take up the matter more seriously.

Government will be on their trial. It is for them to exercise wit and, ingenuity. They have to develop new forms of insurance. Take, for instance, the ordinary middle class man. He comes into difficulty on so many occasions. He insures his life, but he requires money for his daughter's marriage, for his son's education, for running as a parliamentary candidate and so many other things. On so many occasions, he is in need of money. Our new national insurance should also develop different expedients, different methods by which all these temporary or occasional needs shall be satisfied by the Insurance Corporation.

Shri Tyagi: Election expenses also.

Shri S. S. More: Yes, election expenses, and expenses for becoming a Minister too. All these expenses will have

to be borne by the insurance company. Otherwise, the country has to bear all these expenses. Therefore, I would say that this nationalised insurance must introduce many innovations. My hon. friend, Shri Asoka Mehta, has been repeating the experience of other countries. Let us be original in the field. Let us develop some good things so that some of the counterparts of Shri Asoka Mehta in foreign countries shall be quoting the instance of India too, and particularly Shri M. C. Shah fortified by the Minister of Defence Organisation. Therefore, let us do some original thing. Too much attachment to the books is a terrible thing. Let Shri M. C. Shah and other Ministers who are in charge of this exercise their native wit and find out innovations, new expedients by which insurance business can be developed.

Shri M. C. Shah: We have thought about that. It will come slowly and slowly—the expedients of loans and everything.

Shri S. S. More: His thought, which is resting at a particular level, should not be the last thought. Thought is a continuous process like planning. I feel that this is a suggestion which I should make. He can also invite suggestions from the public. Let them announce a sort of rewards to those who can make original suggestions.

Shri M. C. Shah: Excluding Members of Parliament, because they will be disqualified, perhaps.

Shri S. S. More: I think the Committee on Offices of Profit is there. With our unlimited power, we can see that necessary changes in the law are made so as to remove that disqualification. Therefore, my submission is that all such matters ought to be taken up.

Then private insurance companies have been levying premia at high rates. As was pointed out by some of the previous speakers, in some countries nationalisation has resulted in raising the level of premium. In Bombay State, transport has been nationalised, with what result? It has become a government monopoly. The private buses which were running at 6 pies per mile have been knocked out and State transport is there. The result is that now every passenger has to pay 9 pies per mile. Take any other concern that has been nationalised. I feel that a public utility managed by a government or a local body must sell its services at a low competitive rate so that people shall be convinced of the utility of a service being nationalised. In my State, all persons who have to travel by motor bus are saying that the private owners were far better than the so-called State transport agency.

Then I will make a suggestion about the employees. As far as the underdog in the employment is concerned. I have got the greatest sympathy for him. But the managers who have been exploiting their position will also now come under the category of employees. There is a sort of anarchy of salaries, different persons getting different salaries depending on the sweet-will of the management. Government must make a clear distinction between persons who are living under subsistence level and persons who have got out of the insurance business more than they deserved. In the case of the smaller man, the sympathy of Government should go to him in abundance. But as far as the top man who has abused his position is concerned. Government should be more ruthless; simply because, he comes under the general category of insurance employees, he should not receive any terms which are likely to perpetuate the favoured position that he has enjoyed.

I do not want that the co-operatives which are running some insurance business should be eliminated or made extinct. I feel that Government should look upon co-operative societies as a part, a wing, of their nationalised industry and allow them to thrive and give them all the concessions, because what we want in this country is not a governmental mentality but a co-operative mentality. Then only will the real socialist pattern of society come into existence. Somebody sitting at Delhi inspired by the most benevolent intention but sitting with a rod in his hand, will not bring about a decentralised society, a society which is competent enough, which is trained enough, to manage its own affairs. Therefore, I would again earnestly make this request. You are perfectly entitled to eliminate competitors in the private sector. But co-operative societies do not belong to that category. You must take them under your own protective wing. They have suffered from the competition of private business. But now Government by coming in is not only making their life miserable but ending it which is not a desirable thing. Therefore, I would again plead for them.

As far as investment is concerned, I should like to make one concrete suggestion. Take, for instance, the housing

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problem. The Housing Panel and the Planning Commission have come out with figures. But we require crores of houses, and the population is going up. There is addition to the population, there is damage to the houses—old houses are going out of use—slums and all these things. Our need for housing, decent housing, is tremendous. Even the Planning Commission has admitted that it will not be in a position to satisfy that need in the immediate future. I would particularly stress the need to build houses to be rented out to persons belonging to a certain category of society, the middle class, sub-middle class, lower middle class or even people belonging to an order lower than that; this should be made entirely a monopoly of the Insurance Corporation. Whatever surplus or investible funds that this Corporation may possess should, as far as possible, be invested in building decent houses on a mass scale so that to the policy-holders who will be coming to them, they can say: "Well, Mr. X, you can insure your life with us, and if you do so, you get the added advantage of having a suitable house rented out from our property at reasonable rent". That sort of incentive will he helpful in spreading this message of insurance.

I would again say that this particular activity should not be left in private hands, in the hands of investors who rackrent small tenants. It should be entirely taken over by the insurance companies and all their funds available for investment should be entirely invested in building decent, sanitary houses which can be rented out to small persons at their capacity rent.

These are some of the concrete suggestions I have to make. I again support the measures. It is going in the right direction. We do not want to change the direction; we only want to urge upon Government to accelerate still further the rate of their march towards that objective.

2 P.M.

श्री राधा रमण (दिल्ली नगर) : सब से पहले मैं वित्त मंत्री जी को, जो विधेयक उन्होंने इस सदन के सामने रक्खा है उस के लिये, बधाई देता हूं । अभी कुछ दिन हुए जब हमारे समाने इंश्योरेन्स कम्पनियों के राष्ट्रीयकरण का विधेयक रक्खा गया था उस समय हमारे बहुत सारे साथियों ने उस का स्वागत किया था । उसी के परिणामस्वरुप यह कार्पोरेशन का विधेयक हमारे सामने आया है ।

हम सब इस को स्वीकार करेंगे कि देश में जिस प्रकार से इश्योरेन्स कम्पनियों का प्रबन्ध हो रहा था उस में बहुत सी त्रुटियां थीं और त्रुटियों की बिना पर ही नहीं, बल्कि देश के आज कल के वातावरण को और आज कल की आवश्यकताओं को देखते हुए राष्ट्रीयकरण एक जरूरी चीज थी, और चूंकि हमारे देश की सरकार ने वीमा कम्पनियों का राष्ट्रीयकरण अपने हाथों में लिया इस लिये वह निस्सन्देह बधाई के क़ाबिल है । मैं इस सम्बन्ध में इतना ही कहना चाहता हूं कि हमारी यह आशा है कि इस वीमा कार्पोरेशन के द्वारा हमारे देश में जो इंश्योरेन्स का प्रयबन्ध हो रहा है वह अधिक संगठित और अधिक सुव्यवस्थित तथा अधिक लाभकर सिद्ध होगा । अभी इस में कुछ सन्देह अवश्य प्रतीत होता है और उस सन्देह को जिस प्रकार से भी हो, हमें मिटाने की कोशिश करनी चाहिये । सरकार ने यह बहुत ही अच्छा विचार रखा है कि वह इस कार्पोरेशन को गवर्नमेंट का एक डिपार्टमेंट बनाने नहीं जा रही है, बल्कि उस के संगठन को सारे देश में इस प्रकार से फैलाया जायेगा कि जिस के द्वारा अधिक से अधिक उन लोगों के हाथों मे हों जो कि इस कार्पोरेशन में हों अथवा कार्पोरेशन के अधीन काम करने वाले हों । सब से बड़ी बात जो सोचने की इस में है वह यह कि कार्पोरेशन के पंद्रह आदमी नियत होंगे और उन पंद्रह आदमियों को तमाम हिन्दुस्तान में वीमा का प्रबन्ध करना होगा विधेयक के अनुसार सारे देश को चार ज़ोनों (क्षेत्रों) में विभाजित किया जायेगा । और उनके अन्तरगत व्यवस्था की जायेगी जिस से एग्जिक्यूटिव कमेटियों की और परामर्शदात्री कमेटियों की यह आशा की जाती है कि बहुत सन्तोषजनक परिणाम निकलेंगे और सारे देश में जो अबतक वीमा कम्पनियों द्वारा काम हुआ है उस से कहीं अच्छा काम होने की आशा की गई है।

इस सम्बन्ध में मैं इतना ही कहना चाहुंगा कि मेरा अपना विचार है कि हमारी सरकार को इंश्योरेन्स के काम में अभीतक ऐक्चूअरीज से सलाह मशिवरा करने की बहुत ज्यादा आदत रही है और अब तक जो काम हुआ है वह भी उन्हीं के सलाह मश्विरे से हुआ है जिस का परिणाम हम यह देखते हैं कि बावजूद इस के कि हमारी सरकार ने दो बार इंश्योरेंस एक्ट में सुधार किये, लेकिन इस पर भी उन के सामने साल व साल किसी न किसी कम्पनी के प्रबन्ध को अपने अधीन लेना पड़ा । मेरी ऐसी धारणा है कि

अगर सरकार ज्यादातर उन लोगों पर निर्भर होती जो कि वर्षों तक इंश्योरेन्स क काम को अपने हाथों से चलाते रहे हैं, जिन को फील्ड का ज्ञान हैं, जिन लोगों को इस बात का पूरा पता है कि इंश्योरेन्स के काम को किस प्रकार से सुचारु रूप से चलाना होता है, तो शायद जो बातें सरकार के देखने में आईं और जिन के कारण उन को बहुत मायूसियां हुईं, वह न होने पातीं । इस लिये कार्पोरेशन बनाने के सम्बन्ध में मैं सरकार का ध्यान इस ओर दिलाना चाहता हूं कि ऐक्चुअरियों की अपनी जगह है, वह भी हमारे इंश्योरेन्स के ढांचे में एक जरूरी अंग है, लेकिन उन पर अधिक निर्भरता न रख कर उन लोगों को भी इस कार्पोरेशन में जगह मिलनी चाहिय जो कि बीमा के काम में कार्या कुशल अनुभवी और योग्य हैं, जिन्हों ने हिन्दुस्तान के अन्दर बीमा के काम को बड़ी तेजी से बढ़ाया हो अगर सरकार ने ज्यादातर ऐक्चुअरीज की ही तरफ देखा, या उन्हीं के कहने या सलाह मश्विरे पर काम किया, तो मुझे भय है कि आप इस कार्पोरेशन से जितना परिणाम निकालना चाहते हैं शायद वह न निकले, क्योंकि बुनियाद तो असल में फील्ड वर्कर (क्षेत्र कार्यकर्ता) जिस ने इंश्योरेन्स का काम शहर में घर घर में फैलाया है और जिसको इस बात का अनुभव है, जिस को इस बात का तरीका और सलीका दोनों मालूम हैं कि इंश्योरेन्स का काम कैसे चलाना चाहिये । तो मैं यह अर्ज करना चाहता हूं कि जहां आप ने पंद्रह आदमी कार्पोरेशन में रखने हैं, उन में आप यह जरूर ध्यान रखें कि उनमें ऐक्चुअरी ही न रखे जाय अथवा अधिक तादाद उनकी ही न हो । और उसमें फील्ड वर्कर्स को भी स्थान मिले ।

इस के साथ साथ जैसा मेरे अन्य मित्रों ने कहा और इस सदन के सामने सवाल रखा उस काभी मैं समर्थन करना चाहताहूं कि सेन्टर(केन्द्र) में जो कार्पोरेशन बनाया जाय और उस के नीचे जो ढांचा तैयार किया जाय वह उचित हो और उसके द्वारा स्वतन्त्रता पूर्वक अमल किया जा सके । ऐडवाइजरी कौंसिल और एग्जिक्यूटिव कमेटियों के द्वारा बहुत अच्छा काम हो सकता है परन्तु जब तक उन्हें आवश्यक अख्तयार न दिये जायंगे तब तक वह कार आमद सिद्ध न होंगी । मैं आशा करता हूं कि उन्हें वह अधिकार दिये जायेंगे जिससे बीमा का काम जिस प्रकार अबतक चलता आया है उस से अधिक अच्छा चलेगा और बिजिनेस में भी बृद्धि होगी । मेरा यह भी बिचार है कि कार्पोरेशन के दो टुकडे (दिन प्रति दिन) कामों में सलाह मश्विरा देने के लिये कोई ऐडवाजरी कमेटी टाप लेवेल (उच्चतम कोण) की सेन्टर में बनाई जाय । जैसा कि अभी कहा गया है यह ऐडवाइजरी कमेटी कार्पोरेशन के कामों में हस्तक्षेप न करके उसे सलाह मश्विरा दिया करेगी । मैं समझता हूं कि इस बात की तरफ सरकार ध्यान देगी ।

† आप ने विधेयक में रैशनलाइजेशन (वैज्ञानिकन) के बारे में एक क्लाज रखा है और उस में यह कहा है कि हम यह चाहते हैं कि बहुत सारी कम्पनियों में जो कर्मचारियों को भिन्न भिन्न वेतन दिया है और उनको भिन्न भिन्न शर्तों पर काम करना पड़ता है, उन सब को यूनिफार्म (एकसमान) किया जाय, उन के दर्ज बना दिये जायें । आप ने यह भी विश्वास दिलाया है कि यदि वे भविष्य में जितनी हिम्मत और मजबूती से पहले काम करते रहे हैं उसी तरह करते रहेंगे या उस से ज्यादा करते रहेंगे तो उन्हें भविष्य में कोई कठिनाई नहीं होगी और सरकार उन सब को उनकी जगह क़ायम रखेगी इस से कर्मचारियों में सरकार की ओर से विश्वास काफी बढ़ गया है, परन्तु जो आश्वासन आप ने दिया है उस पर अमल होना चाहिये क्योंकि हमें इस बात में भय रहता है कि यहां पर जो बात कही जाती या बिश्वास दिलाये जाते हैं वह पूरे नहीं होते । मैं मानता हूं कि आप की नियत में कोई फर्क नहीं होता, आप चाहते हैं कि वह पूरे हों, लेकिन आप की मैशीनरी ऐसी है कि वह उन्हें पूरा नहीं होने देती । इसका नतीजा यह होता है कि बहुत से लोगों को तक्लीफ होती है और सरकार की बदनामी होती है । आज सूरत यह है कि जब हमारे देश में बीमा के राष्ट्रीयकरण की बात उठी हुई है उस वक्त देश के अन्दर सैकंड़ों भाई और बहनें हैं जो कि इंश्योरेन्स का काम करते थे, एजेन्ट वगैरह तो थे ही उन के उपर इन्सपैकटर अथवा ब्रांच मैनेजर और जो जैनरल मैनेजर इत्यादि भी हैं, उन सब के अन्दर भय उत्पन्न हो गया है और एक अनसर्टेन्टी (अनिश्चयता) और इनसिक्योरिटी पैदा हो गई है । आप ने इस हाउस के अन्दर कहा है कि नेकनियती से कहा है, और मैं आशा करता हूं कि आप उस का पालन भी करेंगे, लेकिन आप इस बात को ध्यान में रखें कि जो कुछ आप चाहते हैं वह होता भी है या नहीं । अगर जो आप चाहते हैं वह नहीं होगा, या

(श्री राघा रमण)

कुछ अंशों में होगा और कुछ में नहीं होगा, तो आप जो परिणाम चाहते हैं वह नहीं निकलेगा। इस लिये मैं चाहता हूं कि आप इस विश्वास को जल्दी से जल्दी तमाम देश के अन्दर कार्यकर्ताओं में, कर्मचारियों में और जो इश्योरेन्स के काम में बड़े यत्न से लगे हुए थे उनमें, स्थाई रुप से शीघ्र पैदा करें जिस से जैसा काम अब तक होता रहा है इंश्योरेन्स का हिन्दुस्तान में वह घटने न पाये, बल्कि बढ़ जाये ।

मुझे इस बात को सुन कर बहुत खुशी हुई कि वित्त मंत्री जी ने यह बतलाया कि जितने कस्टोडियन उन्होंने हिन्दुस्तान के अन्दर अब तक मुकर्रर किये उन सभी कम्पनियों के लिये जिन का राष्ट्रीयकरण किया गया, उन सब की रिपोर्ट से पता चलता है कि बीमा का बिजिनेस पिछले साल से इस दो तीन महीनो में इस साल अधिक हुआ है । मैं इस में कोई आपत्ति नहीं करता । मगर मैं वित्त मंत्री जी को यह बता देना चाहता हूं कि राष्ट्रीयकरण के अन्दर एक बात बहुत अच्छी हुई कि सारे देश की कम्पनियों को अधिकतर इस बात का पता नहीं था कि सरकार राष्ट्रीयकरण करने जा रही है । इस लिये सब कम्पनियां जिस तरह से हर साल काम करती चली आ रही थी, उसी तरह से अपने अपने ढंग से ही करती गईं और राष्ट्रीयकरण की घोषणा को सरकार गुप्त रख सकी जिसका नतीजा यह हुआ कि बहुत सी कम्पनियों ने अपना बहुत सारा सन् १९५५ का बिजिनेस जो कि सन् १९५५ के आखीर में किया गया था उसको १९५६ के खाते में डाल दिया । यह उन्होंने इस उम्मीद से किया कि चूंकि पिछले साल दरों में कुछ कमी कर दी गई है और उसकी ही यह वजह थी कि उनका बिजिनेस १९५५ में अधिक हुआ इस वर्ष उतने बिजिनेस को न कर सकने की सम्भावना से उन्होंने १९५५के बिजिनेस को १९५६ में डाला जिस से रिपोर्ट ऐसी मिली इस कारण इस रिपोर्ट पर अगर आप संतोष मान लें तो यह ठीक न होगा । इस चीज से भी आपको परिचित रहना चाहिये और इसका आपको खयाल भी रखना चाहिये ताकि भविष्य में आपको आपकी आशा के मुताबिक बिजिनेस मिले इस का प्रबन्ध किया जा सके ।

मैं मानता हूं कि इंश्योरेन्स का अभीतक हमारे देश में इतना प्रचार नहीं हुआ है जितना होना चाहिये । अभी तक इंश्योरेन्स उन्हीं लोगों तक महदूद है जिनको कि कुछ महिना तनख्वाह मिलती है या जो व्यापार के अन्दर कुछ कमाई कर लेते हैं । इंश्योरेन्स ऐसे ही लोगों को आजकल अपील करती है और यह अधिकांश शहरों में रहते हैं । शहरों में भी अभी तक बहुत भारी तादाद ऐसी है जो कि इनश्योरेंस से वाकिफ नहीं हैं । गांव वालों का तो कहना ही क्या इस कारण अगर हमने इन शहर और गावों के लोगों की तरफ ध्यान दिया तब जितना हम ने अबतक इंन्श्योरेंस को आगे बढ़ाया है उसके यह कहीं आगे बढ़ जायेगी । मैं यह भी अर्ज करना चाहता हूं कि ओरियेंटल के नमूने को आपने अपने सामने रखा है और उसे सारे देश में फैलाना चाहते हैं । उसकी दरों और उसीकी शर्तों को आपने देश में चलाने की घोषणा की है हां उसकी दरों मे आपने एक रुपया की कमी भी कर दी है । लेकिन इसके साथ ही साथ मैं यह कहूंगा कि ओरियेंटल में कुछ दोष भी हैं जिनको कि दूर करना बहुत जरूरी है । मैं यह मानता हूं कि इसमें बहुत सी अच्छी बातें हैं और उनको हमें कबूल करना चाहिये लेकिन जो दोष हैं उनको भी दूर करना हमारा फर्ज है । और भी बहुत से क्षेत्र हैं कि जहां हम इंश्योरेन्स की शुरुआत नहीं कर सके हैं और उन क्षेत्रों की तरफ भी हमारा ध्यान जाना चाहिय । अभी हमारी बहन ने हैल्थ इनश्योरेन्स (स्वास्थ बीमा) की बात कही । अगर इसकी भी शुरू किया जाये तो यह भी काफी फैल सकती है । मैं समझता हूं कि इस क्षेत्र में और दूसरे क्षेत्रो में भी हमें इंश्योरेन्स को फैलाना चाहिये ताकि इंश्योरेन्स का राष्ट्रीयकरण करके हमने जो एक नया कदम उठाया है यह ठीक साबित हो और देशवासी यह महसूस करें कि राष्ट्रीयकरण करके गवर्नमेंट ने जनता की सेवा की । और बहुत सारा रुपया जो गलत कामों में लगता था और जिसका कम्पनियां दुरुपयोग करती थीं उसका सदुपयोग हो ।

मैंने अभी एम्पलायीज (कर्मचारियो) के बारे में कहा । आपने कहा है कि जहां कहीं कोई डिसप्यूट हो या झगड़ा हो वहां ट्रिब्यूनल के जरिये उसे तय किया जायेगा । मेरा सुझाव यह है कि जो ट्रिब्यूनल आप मुकर्रर करें उसके अन्दर कम से कम एक व्यक्ति ऐसा जरूर होना चाहिये कि जो फील्ड से वाकिफ हो, फील्ड वर्कर्स के तकलीफात को समझता हो और फील्ड वकर्ज की आशाओं को पूरा करने की काबलियत रखता हो । इस किस्म के जो झगड़े हों उनको वे अपने नालेज (ज्ञान) से, एक्सपीरियेंस (अनुभव) से और अपनी लियाकत से हल करने में कामयाब हो सके और एम्पलायिज को इन्साफ दे सके । मैं इस लिये चाहता हूं कि ट्रिब्यूनल में एक फील्ड वर्कर अवश्य

लिया जाय । बल्कि मेरा तो यह सुझाव है कि अगर हो सके तो ट्रिब्यनल, जिस की कि लीगल पोजिशन (वैध स्थिति) होती है, के साथ साथ एक ऐसी कमिटी भी हो जिसके पास पहले यह सब केसेज जाया करें । जितने भी झगड़े हों वे सब से पहले इस कमिटी में जावें और अगर यहां इन का फैसला न हो सके तो फिर इनको ट्रिब्यूनल में भेजा जाना ज्यादा अच्छा होगा । कमिटी में आप इस बात चीत द्वारा म्यूचुअल कंसेंटस (पारस्परिक सम्मति) से फैसले हो सकते हैं। इससे एक यह भी फायदा होगा कि लिटिगेशन (मुकदमेबाजी) जिसको कि हम कम करना चाहते हैं वह कम हो जायेगा । साथ ही साथ ट्रिब्यूनल में केसेज का फैसला करने में जो देरी होती है, वह भी मेरे खयाल में कुछ कम हो जायेगी । सीधे ट्रिब्यूनल्ज में केस भेजने से शायद उतना अच्छा नतीजा नहीं निकल सकता है जितना अच्छा नतीजा कि आपसी बातचीत द्वारा निकल सकता है । हमारी फील्ड फोर्स जोकि तमाम देश के हित में काम करती है, इनश्योरेंस को बढ़ावा देती है, उसे सन्तुष्ट रखना, उसको सेटिसफाइड रखना हमारा कर्तव्य है । यह भी हमारा फ़र्ज है कि हम उसे लिटिगेशन से बचायें । उनको लिटिगेशन से बचानेके लिए कोई तरीका सोचा जाना आवश्यक है । मेरे खयाल में एडवाइज़री कमिटीज़ या कोई ऐसी दूसरी मशीनरी की स्थापना की जा सकती है । ऐसा करने से जिनके मन में यह सन्देह है कि हमें इन्साफ नहीं मिलेगा, उनका यह सन्देह दूर हो जायेगा और उनके अन्दर विश्वास की भावना पैदा होगी । इसमें मैनेजमेंट के और कर्मचारियों के आदमी बैठ सकते हैं और मिलकर केसेज का फैसला कर सकते हैं ।

मुझे इस बात का बहुत बड़ा भय है कि क्लमज (दावे) जल्दी से सैटल नहीं होंगे । जो प्राइवेट कम्पनियां थी, उनमें से कईयों में बहुत जल्दी क्लेमज को सैटल कर दिया जाया करता था लेकिन बहुत ऐसी भी कम्पनियां थीं जो जल्दी क्लेम आदा करने की बजाय, देर लगाती थीं और कई प्रकार की उलझनें खड़ी करती थीं । बहुत सी कम्पनियां तो यहां तक प्राम्पटनेस (तत्परता) दिखाती थीं कि जो इनश्योर्ड होता था जब उनको उसके मरने की खबर आती थी तो वह उसका श्राद्ध होने से पहले क्लेम को अदा कर देती थीं और इस तरह से यह दिखला देती थीं कि इस मुसीबत के वक्त जो रुपया उसके सरवाइवर्ज को मिलना है वह उन्हें वक्त पर दिया जा रहा है । अवधि समाप्त होने पर तो क्लेम का देना अनिवार्य ही होता था। इसका बहुत अच्छा असर पड़ता है और मैंने तो यहां तक देखा है कि कई कम्पनियां समारोह करके भी यह रुपया उनको अदा करती थीं । मैं यह जानता हूं कि आप ओरियेंटल से बहुत प्रभावित हुए हैं । आप यह समझते हैं कि यह जरूर अच्छी कम्पनी है और मैं मानता हू कि यह एक अच्छी कम्पनी है । मगर मैं आपको बतलाना चाहता हूं कि मुझे कुछ ऐसा भी अनुभव हैं कि जितनी बड़ी कम्पनीयां होती हैं वह उतनी ही ज्यादा देर क्लेम अदा करने या उसकी छानबीन करने में लगाती हैं । अब जब कि सरकार इनकी मालिक हो जायेगी, यह सरकार के हाथों में आ जायेंगी, तो मुझे यह भी भय है कि जितनी सुगमता और शीघ्रता से पहले क्लेम अदा हो जाते थे उतनी जल्दी अब भी हो जाया करेंगे या उसके अन्दर भी वही रेड टेपिज्म (लाल फीताशाही) और सरकारी दौर चलेगा जो दौर अब दूसरी जगह सरकारी दफ्तरों में चलता है ।

Shri M. C. Shah: That will be given more promptly than before.

Shri Radha Raman: Then I am very glad because the Deputy Minister has assured me, but I only want to see the day when it is actually made.

An Hon. Member: He is Minister and not Deputy Minister.

Shri Radha Raman: I am sorry.

Shri Tyagi: God forbid; we wish you long life.

Shri Radha Raman: The Minister has very kindly given this assurance and I only wish this assurance was always implemented and was made practical.

श्री नारायण दास (दरभंगा–मध्य) : हिन्दी में बोलिये ।

श्री राधा रमण : क्षमा कीजिये । क्लेमके बारे में जो भी शिकायतें आयें उनके बारे में भी कोई ऐसी सस्ती और हल्की मशीनरी होनी चाहिये जहां पर कि इन का निपटारा हो जाया करे और लिटिगेशन की नौबत न आये । मैं समझता हू कि इनका फैसला आपसी बातचीत से किया जा सकता है । ऐसी कोई प्राविज़न इस बिल में अवश्य होनी चाहिये ।

मुझे यह भी अर्ज करना है कि इस बिल के अन्दर इस बात का खयाल बिल्कुल नहीं किया गया है कि कुछ कम्पनियां हमारे मुल्क के अन्दर

(श्री राधा रमण)

ऐसी भी हैं कि जो ऐसे इलाकों से आई हैं जो कि अब पाकिस्तान म हैं । उनको भी आपने कम्पेंसेशन के मामले में बिल्कुल समान दूसरी कम्पनियों क रखा है । यह कम्पनियां पाकिस्तान से उजड़ कर आई हैं और इनके मुकाबले में जो दूसरी कम्पनियां थीं वह हिन्दुस्तान के अन्दर ही रहीं । जब मैं उन कम्पनियों की हालत को जो कि पाकिस्तान से आई हैं देखता हूं और उनकी वैल्युएशन स्टेटमेंटस (मल्यांकत विवरणों) की तरफ खयाल करता हूं और जो प्राबिज़ंस इस बिल क अन्दर किये गये है उनकी एप्लीकेशन उन कम्पनियों के ऊपर देखता हूं । तो मुझे मालूम होता है कि कुछ हार्डशिप (कठिनाई) उन कम्पनियों को जरूर होगी । उन लोगों ने ऐसे मौके पर जबकि सारा बिज़िनेस उनका पाकिस्तान क अन्दर था और जब वे बिल्कुल उजड़ कर इधर आई थीं उनकी हालत बहुत ही दयनीय थी : इसके बाद अपने परिश्रम से वे फिर आपने पांव पर खड़ी हुईं । अगर वही प्रिंसिपलज आपने इन कम्पनियों के बारे में भी रखे तो मुझे अफसोस होगा और मैं उसे न्याय संगत नहीं कहूंगा । मैं यह सुझाव देना नहीं चाहता कि उनके साथ कोई खास प्रेफेंशल ट्रीटमैंट (अधिमान्य व्यवहार) हो। लेकिन मैं यह जरूर चाहता हूं कि सिलैक्ट कमिटि उनके केस को खास तौर पर देखे और यह देखे कि आया पिछली वैल्युऐशंस में उन्होने अपनी तमाम खोई रकम को किसी हद तक पुरा किया है या कुछ उनकी हालत सुधरी है । यदि उन्होंने अपनी हालत सुधारने की कोशिश की और उसमे वे कामयाब हुए तो उनके कम्पेंसशन में कुछ थोड़ा बहुत फर्क कर देना बहुत जरूरी होगा ।

एक चीज मैं और अर्ज करना चाहता हूं और वह यह है कि आपने इनश्योरेंस को नशनलाइज किया । और यह भी कहा कि यह स्टेट की मोनोपली (एकाधिकार) होनी चाहिये । इसके अन्दर कोई दो या तीन कार्पोरेशन्स की बात भी आप को कुछ वजुहात से पसन्द नहीं आयी है । लेकिन आपने अभी तक पोस्टल इंश्योरेंस को बिल्कुल अलग रखा है । में समझता हूं कि जब आप मोनोपोलाइज कर रहे हैं और आप समझते हैं कि हिन्दुस्तान में सरकार दुरा ही एक कार्पोरेशन के जरिये इश्योरेंस होगा तो इन दोनों को अलग रखने की बात समझ में नहीं आती। इस लिये आपको इसके बारे में भी सोचना चाहिये।

आखिर में मैं एक बात और कहना चाहता हूं । एम्पलाइज को मुकर्रर करते वक्त कम्पनी की सीनियारीटी (वरिष्ठा) और उस एम्पलाइज की सरविस की लांजिविटी को खास तौर से ध्यान में रखा जाना चाहिये । अभी जो कस्टोडियन आपने मुकर्रर किये हैं उनसे ऐसे केसेज मिलेंगे कि एक आदमी जो कि जुनियर है और जिसका ताल्लुक जुनियर कम्पनी स है वह उस कर्मचारी के ऊपर कस्टोडियन मुकर्रर हुआ है जो कि ज्यादा एक्सपीरियेंस्ड है और जिसका सम्बन्ध पुरानी कम्पनी से है । म किसी की ज़ात के मुतालिक कुछ नहीं कहना चाहता । म सिर्फ यह कहना चाहता हूं कि जब आप यह चाहते हैं कि इन्साफ हो तो ऐसा तरीका रखना चाहिये कि जिसमें कोई नुक्स न निकाल सके । तो इस बात का ख्याल रखना ज़रूरी है कि जो अफ़सर मुकर्रर किये गये हैं और जो आगे किये जायेंगे उनकी कम्पनी की सीनियारिटी और उनकी सरविस की लांजिविटी को ध्यान में रख कर मुकर्रर किया जाये ताकि किसीको यह महसूस न हो कि उसकी पोजीशन कमज़ोर कर दी गयी है, क्योंकि अगर उनके दिल मे यह ख्याल पैदा हो जायेगा तो वे उत्साह से काम नहीं कर सकेंगे ।

इन बातों को कह कर मैं उम्मीद करता हूं कि सिलेक्ट कमिटी अच्छी तरह से छान बीन करके इस विधेयक की सारी त्रुटियों को निकाल सकेगी और जब यह नई शक्ल में हमारे सामने आयेगा तो हम विश्वास के साथ कह सकेंगे कि हम जीवन बीमा व्यवसाय के राष्ट्रीयकरण द्वारा देश में बीमा व्यवसाय को आगे बढ़ा रहे हैं । मैं आशा करूंगा कि यह विधेयक न केवल हिन्दुस्तान के लिये नमुना होगा बल्कि उन तमाम मुल्कों के लिये भी नमूना होगा जोकि जीवन बीमा का राष्ट्रीयकरण कर चुके हैं या जो इस दिशा में आगे बढ़ना चाहते हैं ।

Shri Altekar (North Satara): It is a matter of great satisfaction that life insurance has been nationalised in India. I think we are the first nation to nationalise the whole of life insurance business in the country. There are other instances where it has been attempted in part but we have nationalised it on a full scale. It is a great responsibility and when we have taken this responsibility

upon us, we must prove equal to the task. There had been several foreign and Indian insurance companies carrying on this business who had brought it to this great level. There are certain companies who were pioneers and they have really done admirable work. Under the circumstances, we must carry on the business in such a way that it does not in any way suffer; on the contrary it should be extended on a larger and larger scale.

[SHRIMATI RENU CHAKRAVARTTY *in the Chair*]

It was a matter of great pleasure to hear the Finance Minister say this morning that in the first months after taking over the business from the hands of the private companies the business was on a larger scale than for the corresponding period during the previous year. We want to expand it still further and make it all pervasive throughout the country; it should not be confined to cities and towns; it should go to the rural areas. So when we are constituting a corporation, we should pay attention and see that it is such as will ensure the improvement that we want.

Clause 4 says that the corporation will consist of fifteen persons or less and that the Central Government will nominate them. It is not indicated as to what type of persons will be nominated by the Government. I am sure that Government will take care to select people who will carry on this business in a very efficient manner, who have got experience of this business in India and who have acquitted themselves well in that sphere. I also feel that the interests of policy-holders should be represented on the corporation. Life insurance business is a trust on behalf of the policy-holders. The whole fund is by way of a trust money and so theirs is the chief interest to be looked after. So, anything which will even in the slightest degree affect their interests adversely will have to be avoided. Therefore, I feel that they should be represented on this corporation.

We want to expand business in rural areas. Those who are experienced and know how to carry on the business to the rural areas—the co-operative organisations etc.—should also be represented there. I also do not deny that the interests of the industrialists should be represented. They also have to get what they were getting from this life insurance fund by way of advances, loans, etc. So, they should also, to a certain extent, be represented there but not in such a way as to give preponderance so as to have everything done according to their desire. The corporation should function in a national manner and from that point of view the people at large should have the benefit. That is what I have to suggest in connection with the representation on the corporation.

I now come to the formation of zones. Four zones are sought to be formed at the outset. Taking into consideration the extent of our country, I believe that it would be a small number. They have to be constituted in such a way as to ensure efficient and proper business in all the areas and that could perhaps be best done by increasing the number of zones. We are having only one corporation and that will do the co-ordination work.

There is great criticism in this House and in the newspapers outside and from persons who have carried on life insurance business that unless there is competition, the business would not be run on very efficient lines. The zones should be so constituted as to have initiative and imagination and the insurance experts in the different zones should have the power and initiative so that they may work on efficient lines. I believe that this will also ensure some sort of a competition.

Shri M. C. Shah: These zones will be more or less autonomous.

Shri Altekar: Then, they will have scope for initiative and imagination and they will be free to develop the industry according to their ideas.

Shri M. C. Shah: They will be autonomous except with regard to the policy that will be laid down by the Central corporation.

Shri Altekar: That may be so but the actual working of that policy and expanding the business and making it popular and taking certain steps which will make the people have full confidence should be left to them. For instance, we find various types of policies in various companies. If these are left to them, then they will do something to make it popular. There will be greater initiative, stimulus and incentive and at the same time some sort of a competition between the various zones. If this is ensured I believe that this fear, that want of competition will not in any way enliven the business of the life insurance companies, will be found to be misplaced. This is what I think so far as the zones

[Shri Altekar]

are concerned and also the power of initiative that is to be given to these zones.

It is not only that these zones are to be there functioning as autonomous ones but even the divisions that are to be there have also to be given certain power of initiative. Of course, they would be functioning under the supervision of these zones. I know, as a matter of fact, that there are many life insurance companies, very good companies in the mofussil who have carried on this insurance business very satisfactorily. If those who are working in these companies, their power of initiative, their power of advancing the business is still with them and they are carrying it under the supervision of the zonal authority then the business will become more popular. If the initiative that is there and the experience these people have got in the respective companies which are functioning very efficiently in mofussils are retained then I believe there should not be any difficulty for the expansion of the life insurance business. That should also be vouchsafed and I think that the head offices of those mofussil companies which are running this business very efficiently should be retained there as divisional offices with sufficient power of initiative. That is a suggestion I would like to make.

Then again, as we want that this life insurance business should go into the very heart of the country, into the interior villages, the branches should be so formed that they go even to the talukas. What now happens is that the life insurance business is mostly confined to the towns and cities. It is more or less an urban business. Instead of that it should permeate into the nook and corner of the country. If that is to be so the only way of doing it is to take these branches into the districts and taluks of great importance and demarcate the areas for each branch and division so that it will so happen that when they are working intensively in a small area the business will be carried on with greater extension and it will go and permeate into the heart of the country.

In this connection a fear entertained by the agents is that they believe most of them will be turned out of employment and that they will not have sufficient scope to work. If we so organise the business by making various divisions, as I have suggested, in these zones and carrying the business to the various branches in taluks, if the business will be distributed in this way and the agents asked to work in these various small organisations and areas intensively I believe there is sufficient scope for establishing branches and also sufficient scope for all these agents to work in the field in which they were working before. There would not be any paucity of field to work if the business is properly organised. From that point of view, I believe that all these agents who are real agents and carrying on business in a *bona fide* way—not dummy agents, I have no sympathy for dummy agents, if they are weeded out nobody would be sorry for them—who are working as genuine agents will have sufficient field in the country if the business is organised all over the country in various branches. If we proceed in that manner the business will be well organised and all the agents will have sufficient field to work and nobody will be out of employment.

Now I come to the question of employees. So far as employees are concerned a guarantee has been given and section 10 says that all those who were in the permanent employment of the various insurance companies, their interests will be guarded. I would like to say that not only the employment of those employees who were actually permanent servants in the company but also the employment of the employees of the chief agents who were working in various places should be guaranteed because certain companies were engaging chief agents and these chief agents were employing certain other servants to work in their respective fields. They were, as a matter of fact, employees of the chief agents like any other employees in the insurance company. Therefore, the employees of these chief agents should not in any way suffer in the scheme we are going to make with respect to nationalisation of this business and the employees who were previously working as such should be continued in their employment. Therefore I suggest that the employees of these chief agents also must receive the attention of the Select Committee and due provision should be made in that respect.

Another point I would like to urge in connection with the employees is that there are various companies of different status, different degrees of prosperity and who were engaging various able persons having good qualifications. Therefore it so happens that a company

which has done business to a large extent employs a certain actuary or any other qualified person on a particular scale of pay and in another company which is also well run and is on a sound basis a person having the same qualifications is employed on a scale of pay which is lower than the other one. The latter should not suffer in the new set-up Once we have the Corporation and one scale of pay in this whole business it should not happen that a person with good qualification and long experience in a company which was of a smaller size should be placed at a disadvantage as compared with another person having less qualification but serving in a bigger company and getting more pay while fixing the scales. When the matter of settling their scales is taken up I would submit that those who have better qualification, ability and also long standing though serving in smaller companies should receive proper consideration.

From that point of view I would suggest one thing. It is not that a Select Committee which can itself decide or even a Government Department which can decide these things. I would like to submit that a Pay Commission should be appointed which should fully investigate the case of these various employees, the conditions under which they were serving, the scales of pay they were receiving, the promotions etc. All these things should be investigated by the Pay Commission which I have suggested and they should make recommendations to the Government. According to their suggestions the whole thing should be decided, or at least proper attention should be paid to them. That is what I would like to submit because there are so many complications with respect to scales, the different methods that are there adopted by different companies of different status and of different economic and financial conditions. It is not a matter that can very easily be solved. Therefore, I would again submit that such a Pay Commission would be desirable to be appointed.

In the meanwhile I would submit that there are various companies in which bonus was being given to those who were retiring. There are many employees who are on the verge of retirement. Again, in different companies the age of retirement is different. In one it is 55 years, in another it is 58 years, in a third it is 60 years. I submit that generally the age of retirement should be taken to be 60 years and the cases of those who are below that should be taken into consideration for extension. From that point of view before a final pay scale and the age of retirement is fixed I would suggest that 60 should be taken as the age for retirement.

In the case of those employees, especially those who were serving for a pretty long time, I would suggest that their transfer should, as far as possible, be not made to distant places and if they are so made then they should not in any way suffer on account of these transfers and sufficient compensations should be made available to them.

I now come to the question of shareholders. I submit that the hon. Finance Minister has already suggested his willingness to take into consideration the situation of the company in December, 1955, that an actuarial valuation should be made as on 31st December, 1955 and that an average of the previous three years' surplus should be taken to be the basis for awarding compensation. There are so many middle class and poor persons who have taken shares in these insurance companies. They regard the insurance companies to be very sound concerns in which they could invest their money. They have invested their money, of course, small amounts, in companies that are running properly as if they were gilt-edged securities. These people should not in any way suffer. They should get a fair compensation. Usually investment is made on the calculation of 4 per cent. That should be taken to be the basis and 25 times the prescribed surplus should be the compensation that should be allowed. There are many companies that were run on very sound and prudent lines, and they have set apart dividend equalisation fund, that is, money set apart for the purposes of the shareholders. This is shareholders' money. This fund is intended to be available to the shareholders if in any year the surplus comes to be less. This amount being specifically reserved for the shareholders, it should be available to them in addition to the compensation that is proposed to be given in this Bill. These shareholders are middle class people or ordinary men who have invested their money for the sake of getting regular income. They should not suffer in any way. In the case of mutual companies, I would suggest that 5 per cent of the surplus available on triennial valuation as on the 31st December, 1955 should be taken into consideration and one year's portion of this should be multiplied by as many years as there remain to run in case of their respective policies, should be the compensation available to them.

[Shri Altekar]

Such provisions of the Insurance Act as are highly desirable and wholesome should be made applicable to this corporation also. What are the particular provisions of the Act which are to be retained should be decided by the Select Committee by thoroughly looking into the Indian Insurance Act.

I would like to make one more suggestion. There should be an independent tribunal for settling disputed claims. That tribunal should decide the claims promptly and it should not be left to any department of the Government or any other such arbitrary body. All these claims should be paid as early as possible, at least as early as some of the best companies were giving. There should not be any ground for complaint on the part of the people. They should not feel that when the business has been taken over by the Government, they would suffer as the pensioners or others suffer in the different branches of the Government.

The last point that I wish to urge is that there should not be any reduction in the amount of the policies of the companies which are rather not on very good footing. We are nationalising the life insurance business. In these companies, the number of policies and their amount is not very big as to be compared with the rest. If in these cases, the amount for which the life was insured is given, there would be the satisfaction that the nationalisation of this business has been a great boon to them. Their companies might have bungled. But, when the business is taken over by the Government, they should not suffer and they should get the sum for which their life has been insured. That is the last request that I would make to the Government. The Finance Minister has assured us that he would consider this matter. I submit that these points should be very seriously considered by the Select Committee so that the policy-holders do not suffer in any way.

Mr. Chairman: Pandit C. N. Malviya.

Shri Sinhasan Singh: (Gorakhpur Distt.—South): May I point out, Madam, that there is no quorum in the House? And none of the Ministry of Finance is here.

The Deputy Minister of External Affairs (Shri Anil K. Chanda): Joint responsibility, Madam.

Shri Sinhasan Singh: I say Ministry of Finance.

Shri Anil K. Chanda: I say, Joint responsibility.

Mr. Chairman: Is it not possible for one of the Members of the Finance Ministry to be present?

Shri Anil K. Chanda: The Finance Minister has just gone out for a couple of minutes.

Mr. Chairman: I do not want to disturb his tea. I was only suggesting that some of the other Members may be present. Can we send word? Of course, the Deputy Minister for External Affairs is here. It may be better if somebody from their Ministry is present.

Some Hon. Members: He has come back.

Mr. Chairman: The bell is being rung. Now there is quorum.

Pandit C. N. Malviya.

Pandit C. N. Malviya (Raisen): Madam Chairman, I welcome this measure. I am not going to say anything about nationalisation because the necessity of nationalisation has been established and it has been discussed in this House. The Statement of Objects and Reasons to the Bill says:

> "To ensure absolute security to the policy-holder in the matter of his life insurance protection, to spread insurance much more widely and in particular to the rural areas, and as a further step in the direction of more effective mobilisation of public savings . . . ."

This measure has guaranteed the amount to the policy-holders and it has also provided for the compensation to the shareholders. This has also provided for the mobilisation of public savings. But, I find something lacking and it is this. Nothing specific or definite has been mentioned in this Bill about the people whom we want to save as regards the funds being invested for public purposes. I want the Select Committee to consider this Bill in this light. We are making provisions in respect of the functions of the corporation. A provision should also be incorporated in this measure as to what kind of relief and benefit will be conferred on the general policy-holders and on the people who would like to save money to become policy-holders. Of course, so far as the policy-holders are concerned, their policy amounts have been guaranteed. In clause 24 it has been provided that not less

than 95 per cent of the surplus should be invested according to the directions of the Central Government. I welcome this provision because we find that much of the surplus in the insurance companies has gone into private hands. It is only proper that a portion may be allotted to the private sector and the surplus should be invested in the public sector.

Shri More while discussing clause 34 raised an objection that we are setting up a very bad precedent by means of amending the Insurance Act by this Bill, but if we go through clause 34 we find that it is not amended, but it has been provided:

> "The Central Government may, by notification in the Official Gazette, direct that all or any of the provisions contained in the Insurance Act shall apply to the Corporation . . ."

That means we take the Act as it is and in the interests of the Corporation, the whole Act will be applied. Naturally, when we are running the Corporation, it is necessary that the provisions of the Act should be utilised according to the necessities of the Corporation. Thereby we are not amending the Insurance Act, but facilitating the working of the Corporation.

I am glad Shri Shriman Narayan is on the Select Committee, and I hope that what he has said about the organisation and utilisation of the machinery of this insurance business through village panchayats will now find a place in this Bill. In his introduction to the book *Insurance Business in India* by Shri H. D. Malviya, he has said :

> "I would however, make one definite suggestion. The additional resources which are made available through the nationalisation of life insurance should be mainly used for extending insurance facilities in the rural areas through the village panchayats and co-operative societies."

Further he says :

> "I do hope that while framing the detailed scheme in this connection, the Government of India will pay special attention to insurance facilities in the rural areas through village panchayats and co-operative societies."

This Bill has no provision like that and I want that the Select Committee should make some provision in this Bill so that the organisation may be set up in such a way that we may not incur the same criticism as we have levelled against the private sector, namely spending some 29 per cent on the management. In the Insurance Act it is provided that in the first premium it should not exceed 90 per cent and then 20 per cent. I propose that the Corporation should manage according to the formula that in the first year it does not exceed 60 per cent and then 10 per cent.

We want to utilise public savings. It is very important that our organisation should work very efficiently and it should reach to every village. As we want to cover every village by means of National Extension Service in the Second Five Year Plan, similarly we should cover every village under this Corporation. In the Bill it has been provided that there will be four zones. They are North, South, East and West. I want that the Select Committee should provide for five zones at least. There should one zone in the Centre also. Any place in Madhya Pradesh or Uttar Pradesh may be chosen for that. It may be Bhopal, it may be Nagpur I do not mind, but I want that there should be five zones. Along with State branches there should be a centre at the district level, and as we have provided workers under the scheme of National Extension Service, similarly we should provide one person at least for every group of villages.

Then, we should set up a propaganda machinery and ask people to save the money that they are now spending on many ceremonies, and put that in this insurance business. It will be a saving. For example, there is dowry. If they can put that amount or any percentage of that amount in this business, then they can take advantage of it.

We should also try not to give the amount on maturity to the persons in a lump sum. We should have a scheme whereby we can give the amount in monthly or yearly instalments.

We insure life, but now what is happening? A policy-holder simply gives his premium. At the time of writing the business the doctor examines him, but after that no care is taken. If we want to make this system a success, we should provide certain facilities, certain reliefs, certain schemes by means of which the policy-holder can take care of his health and he can be looked after. If he suffers from some accident or some damage, he

[Pandit C. N. Malviya]

should be able to take help of the Corporation and provide against these untoward happenings.

We have provided a tribunal for compensation, but in the case of the employees we say that the decision of the Central Government will be final, which is something very strange. Why should the employee not be given a chance to go to a tribunal when there is a dispute. In clause 10(4) it is stated:

> "Notwithstanding anything contained in the Industrial Disputes Act, 1947, or in any other law for the time being in force, the transfer of the services of any employee of an insurer to the Corporation shall not entitle any such employee to any compensation under that Act, and no such claim shall be entertained by any court, tribunal or other authority."

Sub-clause (3) of clause 10 says:

> "If any question arises as to whether any person was a whole-time employee of an insurer or as to whether any employee was employed wholly or mainly in connection with the controlled business of an insurer immediately before the appointed day the question shall be referred to the Central Government whose decision shall be final."

I object to this policy. I propose that the employee should go to the tribunal so that he can have his say and get an impartial decision.

I am not going into the details of compensation, but knowing the history of the insurance business, I think they have earned enough and we should not give them more compensation than is necessary and according to the minimum standards. Then there is clause 31 dealing with penalty for withholding property etc. What is the penalty provided here? It is only six months' imprisonment or one thousand rupees' fine.

Shri B. S. Murthy (Eluru): Not enough.

3 P.M.

Pandit C. N. Malviya: Do you think that this penalty is sufficient for persons who defraud the public by making false entries? I say that it is not sufficient and it should be enhanced. There should be a severer punishment so that nobody will dare to defraud the Corporation or the public.

I do not support the idea of the creation of so many corporations. I agree with the Finance Minister and to the policy as enunciated in this Bill, that the business should be carried on on a monopoly basis.

श्री सिंहासन सिंह: यह विधेयक ऐसे समय इस भवन के सामने आया है जब कि हम देश में समाजवादी समाज की रचना करना चाहते हैं और उसकी ओर आगे बढ़ रहे है । इसके पहले इस सदन में एक और विधेयक पास हुआ था जिसके द्वारा इम्पीरियल बैंक आफ इंडिया का राष्ट्रीयकरण किया गया था । उसी प्रकार यह विधेयक इंश्योरेंस का राष्ट्रीयकरण कर रहा है । इसके प्रति देश में लोगों में काफ़ी उत्साह है । अभी हमारे मंत्री महोदय ने आंकड़ा बतलाया जिससे मालूम होता है कि जब से आर्डिनेन्स (अध्यादेश) जारी हुआ है बीमा कराने वालों की संख्या बढ़ी है । इससे यह साबित होता है कि इसके प्रति देश में लोगों में काफ़ी उत्साह है और ऐसा मालूम होता है कि उनको यह विश्वास हो गया है कि उनका रुपया जो वह प्रीमियम के रूप में देते हैं मारा नहीं जायेगा । इसलिये इस बिल का स्वागत होना स्वाभाविक है और हम सब सरकार को इसके लिये बधाई देते हैं । लेकिन मुझे इस विधेयक में कुछ खामियां दिखायी देती हैं और इसीलिये मैं चाहता हूं कि इस विषय में इस भवन के सामने अपने कुछ विचार रखूं ।

यह विधेयक केवल जीवन बीमा पर ही लागू होता है और अन्य प्रकार के बीमा पर यह लागू नहीं होगा । इस विषय पर इस भवन में पहले भी कुछ चर्चा हो चुकी है और शायद आज भी इस विषय पर कुछ चर्चा हुई है कि इस काम में कुछ मुक़ाबले की भावना होनी चाहिये । मैं समझता हूं कि अगर सरकार दूसरी प्रकार का बीमा भी अपने हाथ में ले तो इससे काम में मुक़ाबले की भावना हो जायेगी । और सरकारी कर्मचारी अपना काम सतर्कता से करेंगे । इस विधेयक की धारा ६ में केवल जीवन बीमा का प्रबन्ध लेने की ही बात कही गयी है । लेकिन अगर हम इस धारा में यह और जोड़ दें कि सरकार दूसरे प्रकार का बीमा भी कर सकती है तो हम इसमें मुक़ाबले की भावना पदा कर सकते हैं । ऐसा करने से जो दूसरी बीमा कम्पनियां अपना काम करेंगी उससे हमारे काम का मुक़ाबला हो सकेगा। तो मैं माननीय मंत्री महोदय का ध्यान इस ओर आकर्षित करूंगा कि इस धारा में यह बढ़ा दिया जाये कि लाइफ इंश्योरेंस (जीवन बीमा)

के अलावा सरकार दूसरे प्रकार का बीमा भी कर सकेगी। बीमा कम्पनियों को भी यह सुविधा हो कि जीवन बीमा के अलावा और प्रकार का बीमा कर सकें और सरकार भी सब प्रकार का बीमा करे। ऐसा करने से मुक़ाबले की भावना पैदा हो जायेगी।

Pandit D. N. Tiwary (Saran South): On a point of order. Just this morning, the ruling was given by the Speaker when the question was raised, that to include other insurance within the scope of this Bill is out of order. I want to know whether any reference or any suggestion to include other insurance in this Bill is in order or not.

Mr. Chairman: As far as the motion for reference to Select Committee was concerned, there was an amendment to it and that was ruled out of order on the ground that the general scope of the Bill is restricted to life insurance only. In so far as that restricts the scope of the Bill, it is better that hon. Members do not repeat this particular point. It will be better therefore if hon. Members confine themselves only to life insurance which is the scope of this Bill.

Shri Shree Narayan Das: So far as the policy of nationalisation of insurance is concerned, we can criticise Government.

Mr. Chairman: Yes, there is nothing to prevent an hon. Member from giving a general idea as to the necessity of having certain other Bills introduced in this House so far as general insurance is concerned. But as far as the scope of this discussion is concerned, this has to be restricted to life insurance only.

श्री सिंहासन सिंह : मेरे कहने का यह भाव नहीं था। मैं भवन का ध्यान इस तरफ़ दिलाना चाहता था कि जहां हम लाइफ इंश्योरेंस का काम करने जा रहे हैं वहां हम दूसरे प्रकार का इंश्योरेंस भी करें। मेरी समझ में नहीं आता कि यह बात इस विषय की परिधि के बाहर कैसे हो गयी। लेकिन आपकी आज्ञा मानना मेरा कर्तव्य है और इसलिये मैं इस विषय को छोड़कर आगे बढ़ना चाहता हूं।

इसके बाद मैं यहां दो चीज़ों को देखता हूं। हम दफा १० और दफा १४ का एक साथ मुक़ाबला करें। दफा १० में बीमा कम्पनियों के अधिकारियों या एम्पलाईज (कर्मचारियों) को हम यह गारंटी (प्रत्याकृति) देते हैं कि उनकी नौकरी नहीं जायेगी। हमने यह गारंटी दी है कि जिस शर्त पर वह पहले काम करते थे उसी शर्त पर वह काम करते रहेंगे। लेकिन उसके साथ ही उसमें यह भी दिया हुआ है, जैसा कि अभी मेरे पूर्व वक्ता ने ध्यान दिलाया, कि अगर इस विषय में कोई झगड़ा चला तो यह मामला किसी अदालत में नहीं ले जाया जा सकेगा। गवर्नमेंट जो सुविधायें उनको देगी उनको मानने के लिये उन एम्पलाईज को बाध्य होना पड़ेगा। लेकिन इंश्योरेंस कम्पनियों के मालिकों के लिये जिनके भले या बुरे तरीकों की वजह से हमको जीवन बीमा का राष्ट्रीयकरण करना पड़ा है, हमने दफा १४ में मुआवज़ा देने का प्रावीजन (उपबन्ध) रखा है इसके लिये हमने दो तरीक़े रखे हैं। जो तरीक़ा मुआवज़ा देने का रखा गया है अगर उससे मालिक संतुष्ट न हो तो दफा १५ के अन्दर एक ट्राईबुनल (न्यायाधिकरण) बनाया जायेगा जिसमें वे अपने झगड़े को ले जा सकते हैं। यह तो दफ़ा १४ या १५ में नहीं लिखा है कि इस ट्राईबुनल का फ़ैसला आख़िरी होगा लेकिन आम तौर पर उसका फ़ैसला आख़िरी होता है। ट्राईबुनल को अधिकार दिया गया है कि वह अपने फ़ैसले पर पुनर्विचार कर सके। इस सिलसिले में मैं भवन का ध्यान संविधान के आर्टिकल (अनुच्छेद) ३१ की ओर दिलाना चाहता हूं और यह बतलाना चाहता हूं कि इस बिल में उस आर्टिकल को कुछ बदला जा रहा है। हमने अभी जमींदारी को और बड़ी बड़ी चीजों को लिया है और उसके लिए आर्टिकल ३१ में यह विधान है कि जो मुआवज़े की रक़म सरकार की ओर से मुक़र्रर कर दी जायेगी उस पर किसी अदालत में विचार नहीं किया जा सकेगा।

> "No property shall be compulsorily acquired or requisitioned save for a public purpose and save by authority of law which provides for compensation for the property so acquired, requisitioned and either fixes the amount of the compensation or specifies the principles on which, and the manner in which, the compensation is to be determined and given, and no such law shall be called in question in any court on the ground that the compensation provided by that law is not adequate."

इसके अंदर यह अधिकार भवन को है कि जो मुआवजा वह तय कर दे उसके बारे में कि वह जायज है या नाजायज है, कोर्ट मे दावा नहीं किया जा सकता और कानूनन् वह मुआवजा जायज माना जायेगा।

[श्री सिंहासन सिंह]

इस मौजूदा बिल के अन्दर मुआवजे की दर क्या हो, इसके बारे में हमने एक टंटेबाजी लगा देने की कोशिश की है और मुआवजे के सवाल को लेकर मुकदमेबाजी की नौबत आ सकती है। जैसा कि जमींदारी एबोलिशन (उन्मूलन) के सिलसिले में हमने मुआवजे के सम्बन्ध में नीति निर्धारित की थी, वही यहां पर भी कबूल करनी चाहिये थी और यह रख देना चाहिये था कि गवर्नमेंट जो भी मुआवजा तय कर देगी वह कानूनन् ठीक और मुनासिब माना जायगा और उसको लेकर कोई कोर्ट में नहीं जायेगा और मुकदमेबाजी की सूरत पेश नहीं आयेगी। लेकिन इस बिल के शेडयूल (अनुसूची) नम्बर १ में कम्पेंसेशन (प्रतिकर) के सम्बन्ध में वह भावना नहीं है और इसमें लिखा हुआ है कि दो तरीकों में से जिसे चाहे वह पसन्द करे और पसन्द करने के अलावा वह चाहे तो ट्रिब्युनल के सामने मुआवजे के प्रश्न को ले जा सकता है और जिसके कि मानी यह हुए कि उस पर अदालती कार्यवाही शुरू हो जायेगी। दोनों तरफ से मुकदमेबाजी होगी, और मामला हाईकोर्ट और सुप्रीम कोर्ट तक जायगा और मुआवजे का मामला खटाई में पड़ जायेगा। इसके अतिरिक्त हमने जो मुआवजा देने की इसमें तजवीज की है, उसमें बीस गुना एक शेयर (अंश) पर दिया है। इसमें भी कोई ग्रेड (क्रम) नहीं बनाया गया है कि छोटे शेयर-होल्डर्स (अंशधारियों) को कुछ ज्यादा मुआवजा दिया जाये और बड़े शेयरहोल्डर्स को कम दिया जावे। और इसका मतलब यह हुआ कि अगर किसी का एक करोड़ रुपया है तो उसको बीस करोड़ दिया जायेगा। बड़े शेयरहोल्डर्स का कम्पेंसेशन का ग्रेड छोटों की अपेक्षा कम होना चाहिये। जैसे कि हमने एयर कम्पनीज (वायु सवायों) को नेशनलाइज किया, उस वक्त बहुत सी कम्पनियां जो लिक्वीडेशन (दीवाला) के करीब पहुंच चुकी थीं काफी मुआवजा देने के फलस्वरूप सम्भल गईं उसी तरह मेरा खयाल है कि बहुत सी इंश्योरेंस कम्पनियां जो इस समय शायद बुरी हालत में हों वे शेयर्स की वैल्यू (मूल्य) मनमाने तरीके से लेंगी और उनका हिसाब किताब मुकदमा बाजी में पड़ जायेगा। मेरा खयाल है कि इस विषय पर प्रवर समिति को जिसको कि यह बिल भेजा जा रहा है विचार करे कि उनके लिये क्यों खास रियायत की जा रही है? इम्पीरियल बैंक के नेशनलाइजेशन के वक्त भी एक खास रियायत पूंजीपति वर्ग के साथ की गई थी और उनकी शेयर्स वैल्यू का अच्छा खास मुआवजा दिया गया जो कि मेरी समझ में देना कुछ उचित नहीं था। जब हमने जमींदारी प्रथा को यहां से मिटाया तो जमींदारों के लिये मुआवजा देने के सम्बन्ध में हमने दफा ३१ (क) में नीति निर्धारित की और मेरी समझमें वह सही और उचित नीति थी और उसमें हमने इस चीज को साफ कर दिया था कि जो भी प्रापरटी (सम्पत्ति) पबलिक परपज (सार्वजनिक कार्य) के लिये गवर्नमेंट ऐक्वायर (अवाप्त) करेगी और उसक लिये जो वह मुआवजा देना निश्चय करेगी वह फाइनल होगा और कोर्ट (न्यायालय) मुआवजे के सम्बन्ध में दखल नहीं दे सकेगा। लेकिन यहां पर हम देखते हैं कि मुआवजे के सम्बन्ध में पूंजीपतियों को हम विशेष रियायत दे रहे हैं जो कि मेरी समझ में उचित नहीं जान पड़ता और हमारा ऐसा व्यवहार जरा समाजवादी समाज के लक्ष्य के विरुद्ध जाता प्रतीत होता है। मैं समझता हूं कि दो तरह का व्यवहार करना कुछ उचित नहीं है। और मैं समझता हूं कि जमींदारी प्रथा को मिटाने में जमींदारों को मुआवजा देने के सम्बन्ध में जो सिद्धान्त हमने स्थिर किया था वही यहां भी लागू किया जाना चाहिये। मैं चाहता हूं कि प्रवर समिति इस मुआवजे सम्बन्धी प्रश्न पर विचार करे और मुझे पूरी आशा है कि विचार करने के बाद वह इस सम्बन्ध में अपना उचित निर्णय करेगी।

धारा ११ में कारपोरेशन सारे सम्बन्धित डाक्युमेंट्स (प्रलेख) तलब कर सकती है। अब दफा ११ के मुताबिक अगर कोई शख्स (व्यक्ति) या कम्पनी जिसकी हालत खराब हो सारे जरूरी कागजात कारपोरेशन को नहीं देते और खाली शेयर रजिस्टर दे देते हैं तो उस हालत में हमें यह पता नहीं लगता कि उनकी शेयर वैल्यू क्या है? अब अगर कोई व्यक्ति सेक्शन ११ के अनुसार कोई प्रापरटी, किताबें या डाक्युमेंट्स कारपोरेशन के हवाले नहीं करते तो दफा ३१ के मुताबिक उसको ६ महीने की सजा या १००० रुपये जुर्माना हो सकता है या दोनों की सजा हो सकती है। अभी एक सवाल के जवाब में हमारे मंत्री महोदय ने बतलाया था कि ६ ऐसे मैनेजिंग डाइरेक्टर गिरफ्तार हो चुके हैं और

कोई एक भागा हुआ है। इस तरह तो वे शेयर वैल्यू के सम्बन्ध में कागजात और हिसाब किताब पेश नहीं करेंगे और खाली शेयर रजिस्टर बीच में रख देंगे और उस लिये आप ज्यादा से ज्यादा उनको ६ महीने की सजा कर देंगे और १००० रुपये जुर्माना कर देंगे। जब एयर कम्पनीज का नेशनलाइ-जेशन हुआ था तो उनके लिये भी लिमिट (सीमा) रक्खी गई थी कि इतने दिन के अन्दर मुआवजे का मामला तय हो जायेगा लेकिन दो वर्ष लग गये, उनका मुआवजा तय नहीं हुआ। उन्होंने सारे कागजात दाखिल नहीं किये वैसे ही यहां भी इस बात की आशंका है कि व्यक्ति और कम्पनी सारे कागजात दाखिल नहीं करेंगे क्योंकि कागजात दाखिल न करने के लिये आपने बहुत कम सजा रक्खी है और मैं चाहता हूं कि इस पेनल्टी (दण्ड) क्लाज की तरफ भी सेलेक्ट कमेटी को ध्यान देना चाहिये और सजा ऐसी उचित और माकूल रखनी चाहिये जिससे इस तरह की दिक्कत पेश न आये।

दूसरी चीज जिसकी ओर मैं सदन और गवर्नमेंट का ध्यान दिलाना चाहता हूं वह एजेंटों के बारे में इस विधेयक में कोई जिक्र न किया जाना है। जहां इस विधेयक के द्वारा एम्प्लाइज (काम करने वालों) को सुविधा दी गई है और उनकी सब सुविधायें बरकरार रहेंगीं वहां एजेंटों का इस विधेयक में कोई जिक्र नहीं किया गया ह कि उनका क्या होगा और जो इधर उधर दौड़ दौड़ कर बीमे का काम करते हैं उनको क्या सुविधा प्राप्त रहेगी ? इस विधेयक को देखने से यह पता नहीं लगता कि वे एजेंट अपनी जगहों पर क़ायम रहेंगे या उनको अलग कर दिया जायेगा या उनके लिये कोई और शर्त जोड़ी जायगी या उनको फिर से नियुक्त किया जायेगा। इस विधेयक में बीमा कर्मचारियों की कुल शर्तें हमने ज्यों की त्यों मंजूर कर दी हैं लेकिन एजेंटों के बारे में इस विधेयक में कहीं कोई चर्चा नहीं है कि उनका क्या हाल होगा . . .

श्री एम० सी० शाह : उनकी हालत अच्छी होगी।

श्री सिंहासन सिंह : यह आप का कहना ठीक है कि हालत सब की अच्छी होगी लेकिन मैं उस विधेयक में उनके बारे में कोई जिक्र नहीं पाता। उनकी टर्म्स आफ एम्प्लाय-मेंट (सेवा की शर्तें) क्या होंगी इसका कहीं पर जिक्र नहीं है।

श्री एम० सी० शाह : घबराइये नहीं, सब ठीक होगा।

श्री सिंहासन सिंह : खैर, अब मैं दफा १६ की ओर सदन का ध्यान दिलाना चाहता हूं जिसमें जोनल आफ़िसेज खोलने का जिक्र आया है और इस तरह की व्यवस्था से मैं पूरी तरह सहमत हूं। लेकिन सिर्फ इतना कहूंगा कि आप जब हम सारे देश को पांच जोनों में तकसीम करने (बांटने) जा रहे हैं और मैं उस दिन का बड़े शौक से इन्तजार कर रहा हूं जब यह हमारी १४ स्टेट्स और सात सेंट्रली ऐडमिनिस्टेर्ड युनिटस (केन्द्रीय प्रशासित एकक) आपस में मिल कर पंचमूर्ति बन जाये और पांच ही स्टेट्स रह जायें देश के शासन की बागडोर सुचारु रूप से सम्भाली जाये और उस दिशा में मैं समझता हूं कि वह अच्छी शुरुआत होगी कि हम भी पांच जोनल आफिसेज खोलें। इसमें चार जगहों पर जोनल आफिसेज खोले जाने की व्यवस्था है। बम्बई, कलकत्ता, दिल्ली और मद्रास इन चार जगहों पर यह आफिसेज खोले जायेंगे। अब बम्बई तो पश्चिमी जोन के लिये रखा गया है, दिल्ली का आफिस उत्तरी जोन के लिये हो जायेगा, कलकत्ते का आफिस पूर्वी जोन के लिये हो जायेगा और मद्रास का आफिस दक्षिणी जोन के लिये हो जायेगा लेकिन बीच में जो यह सबसे बड़ा जोन मध्य प्रदेश और उत्तर प्रदेश का समुद्र समान विस्तृ (फैला हुआ) क्षेत्र है, इस के लिये कोई जोनल आफिस नहीं खुल रहा है, इसलिये मैं मंत्री महोदय का ध्यान इस ओर आकर्षित करना चाहता हूं कि वह इस समुद्र के समान फैले हुए मध्य प्रदेश और उत्तर प्रदेश के लिये बीच में किसी उपयुक्त स्थान पर पांचवां जोनल आफिस खोलने की व्यवस्था करें। यह आफिस सेंट्रल जगह पर खोला जाना चाहिये जहां से ठीक तरह से कामकाज चलाया जा सके।

इस विधेयक के स्टेटमेंट आफ आब्जैक्ट्स एंड रीजन्स (उद्देश्य तथा कारणों के विवरण) में यह दिया गया है कि हम देहातों में भी इसका प्रचार करना चाहते हैं। अब सवाल यह है कि देहातों में किस तरीके से प्रचार होगा क्योंकि हमारे सरकारी अहलकार देहातों में घूम कर इसका ठीक से प्रचार कर सकेंगे, मुझे इसमें सन्देह है। इस सम्बन्ध मे जैसा कि कोआपरेटिव्स् का सुझाव हमारे पंडित

[श्री सिंहासन सिंह]

सी० एन० मालवीय ने दिया है वही उचित सुझाव है और मैं उससे सहमत हूं और मेरा भी यही सुझाव है कि पोस्ट आफिसेज (डाक घरों) के जरिये यह इंश्योरेंस का काम देहातों में किया जाये । आज हम देखते हैं कि देहातों में हर जगह पर छोटे बड़े पोस्ट आफिसेज खुल गये हैं और उन पोस्ट आफिसेज में अगर आम लोगों को अपने को इंश्योर कराने की सुविधा दे दी जाये तो मैं समझता हूं कि आपकी यह स्मोल सेविंग ड्राइव (छोटी बचत आन्दोलन) बहुत हद तक सफल हो जायेगी और इंश्योरेंस की भावना देहातों के अन्दर फल जायेगी । आज फसल का इंश्योरेंस आप ले ही नहीं रहे हैं और अगर आप लेते तो वह बड़ी आसानी से सारे गांवों और देहातों में फैल जाता । वह न लेते हुए भी मैं समझता हूं कि बीमे का काम देहातों में पोस्ट आफिसेज के जरिये आसानी से फैलाया जा सकता है ।

[SHRIMATI SUSHAMA SEN *in the Chair*]

लेकिन इस विधेयक के अन्दर उसके लिये कोई प्राविजन नहीं है सिवाय इसके कि पोस्ट आफिसेज फन्ड जो सेंट्रल गवर्नमेंट ने क्रीयेट किया (बनाया) है, उस पर इस विधेयक का कोई असर नहीं होगा । मैं समझता हूं कि पोस्ट आफिसेज को जो फंड है वह जहां तक मेरा खयाल है वह पोस्ट आफिसेज के मुलाजिमों पर ही लागू है और वह किसी और पर लागू नहीं है । पोस्ट आफिसेज के जो सरकारी अहलकार हैं, वे ही उनके अन्दर अपने को इंश्योर करा सकते हैं, आम पब्लिक के लिये पोस्ट आफिसेज का इंश्योरेंस फंड लागू नहीं है । इस लिये पोस्ट आफिसेज के जरिये देहातों में भी इस विधेयक का प्रचार किया जा सकता है और इस तरह अधिक से अधिक लोगों को लाभ हो सकता है । दूसरा सुझाव यह रखना चाहता हूं कि हमारी सरकार को और देश को रुपयों की जरूरत और इंश्योरेन्स के जरिये काफी रुपया आ सकता है और विधेयक के अन्दर लिखा भी गया है :

More effective mobilisation of public savings,

तो पब्लिक सेविंग्स हम करें । पब्लिक सेविंग के भी कोई जरिये हो सकते हैं । एक तो वालेन्टरी (ऐच्छिक) है यानी खुद बखुद हम अपना जीवन बीमा करावें और दूसरा यह कि हम कोई कम्पलसरी (अनिवार्य) जीवन बीमा कराने की प्रथा चलावें । अगर गवर्नमेंट कोई कम्पलसरी बीमे की प्रथा चलावे तो उस से काफी सेविंग हो सकती है और फजलखर्ची भी काफी बन्द हो सकती है । अभी बहुत लोगों को कुछ डर है कि जो कोई करोड़ के नोट बनने जा रहे हैं उस से इन्फ्लेशन (मुद्रास्फीत) हो जायेगा, लेकिन सरकार कम्पल्सरी बीमा कराने के लिये कोई कार्यवाही कर सके किसी अन्य विधेयक के द्वारा या इसी विधेयक में तो भी काफी रुपया बच सकता है । जितने सरकारी अहलकार होते हैं जिन की पांच सौ रुपये से ज्यादा तन्ख्वाह है, यदि उन की तन्ख्वाह का पांचवां हिस्सा कम्पल्सरी बीमे में ले लिया जाये तो करोड़ों रुपये की बचत मुल्क में हो सकती है और उन कर्मचारियों के लिये भी काफी बचत हो सकती है क्योंकि रुपया तो आखिर उन का ही रहेगा । जो आज कुछ फजूलखर्ची वह कर रहे हैं वह भी बच जायेगी । जो वह इनकम टैक्स देते हैं वह भी कम हो जायेगा और मुल्क का भी ज्यादा लाभ होगा । इस बात पर भी विचार किया जाना चाहिये और हमारे वित्त मंत्री जी और आगे बढ़ कर दूसरी चीजों को भी ले सकते हैं ।

इन शब्दों के साथ मैं इस विधेयक का स्वागत करता हूं और उम्मीद करता हूं कि गवर्नमेंट मेरी कही हुई बातों पर विचार करेगी खास कर इस बात पर कि ऐसी नौबत न आने पावे कि कम्पेन्सेशन के सवाल पर मुकदमेबाजी हो और सरकार का बहुत सा रुपया वकीलों पर खर्च हो, हालांकि मैं भी उसी पेशे का हूं, लेकिन फिर भी यह चाहता हूं कि ऐसी नौबत न आये क्योंकि मैं चाहता हूं कि जनता के हित में हमें काम करना चाहिये ।

पंडित सी० एन० मालवीय : जो आपने पांचवे जोन की बात कही है, अगर उसका दफ्तर भोपाल में हो जाये तो क्या हर्ज है ?

श्री सिंहासन सिंह : मुझे कोई आपत्ति नहीं है, लेकिन यह तो गवर्नमेंट के ऊपर है, वह जहां चाहे वहां रखे ।

पंडित ठाकुर दास भार्गव (गुड़गांव) : वह जो बिल इस सदन के सामने आया है, उस का बहुत से लोगों ने स्वागत किया है । पहला बिल जो हम पास कर चुके हैं उस का नतीजा यही होना था कि यह बिल हमारे सामने आता । जहां तक इस बिल का मकसद है, मेरे खयाल में इस भवन में बहुत थोड़े मेम्बर ऐसे होंगे जो इस का खैर-

मकदम न करें, जो यह न कहें कि यह बिल्कुल वाजिब चीज है जो गवर्नमेंट ने की है। लेकिन, जिस तरीके से यह चीज आई, जिस प्रिफेस के साथ आई, वह मुझको जरूर नापसन्द है। मुझे वह जमाना याद है जब कि हमारे यहां पंजाब में लक्ष्मी इंश्योरेंस कम्पनी बनाई गई, तो हमारे देश के लीडरों ने, पंडित मोतिलाल नेहरू और लाला लाजपत रायजी और दूसरे लोगों ने, उस को एक नैशनल कंसर्न (राष्ट्रीय व्यापार संस्था) समझ कर लक्ष्मी इंश्योरेंस कम्पनी के नाम से चलाया, और बहुत अर्से तक वह इन्स्टिटयुशन एक नैशनल इन्स्टिट्यूशन (प्रतिष्ठापन) समझा जाता रहा। हमारे लोगों ने समझा कि चूंकि हमारे लीडरों ने इस को कायम किया है इस लिये इस की मदद की जाये। चुनांचे वह कायम हुई और अगर आज यह पार्टिशन (विभाजन) न होता तो इस देश की प्रीमियर (अग्रणी) कम्पनियों में लक्ष्मी इंश्योरेन्स कम्पनी भी होती जैसी कि वह पहले थी। इसी तरह से भारत इंश्योरेन्स नाम की एक कम्पनी शुरू में कायम हुई और उस ने भी बहुत अच्छी तरह से प्रास्पेरिटी हासिल की।

यहां पर जो पहली बात मैं अर्ज करना चाहता हूं इस बिल के बारे में वह यह है, और पहलुओं पर मैं पीछे आऊंगा क्योंकि मुझे डर है कि इस मामले में काफी तवज्जह नहीं दी गई है और कहीं ऐसा न हो कि हीट आफ मोमेन्ट में मैं भल जाउ। इस लिये सब से पहली चीज जो अर्ज करता हूं वह यह है कि कितनी ही कम्पनियां जो पंजाब से डिसप्लेस हो कर आईं, कितने ही डिस्प्लेस्ड इंश्योरेंस आये, उन की हालत जो इस देश की और कम्पनियां हैं उन के जैसी नहीं है जो डिलेप्स्ड कम्पनियां यहां पर आईस वह बहुत बड़ी सम्पत्ति पाकिस्तान में छोड़कर आई हैं। उसमें उन के बाद जो ऐक्चुअरियल इन्वेस्टिगेशन्स हुए उन की हालत कम व बेश वह नहीं आई जो कि सही मानों में आनी चाहिये थी। जितना सप्लस दिखलाना चाहिये था, वह नहीं दिखलाया गया। मसलन, हम लक्ष्मी इंश्योरेंस को जब पंजाब में एक नैशनल इन्स्टिट्यूशन समझा जाता रहा है, उस के पास की तकरीबन् ७५ या ८० लाख रुपये की जायदाद वहीं रह गई। इसी तरह से जितनी कम्पनियां आईं डिस्प्लेस्ड हो कर उन सब की यही हालत हुई। आज मुझे खुशी है, और मैं अपने ट्रिब्यूट पे करता हूं उन तमाम कम्पनियां को जिन्होंने वहां के रायट्स के अन्दर, उस बड़े भारी होलोकास्ट के अन्दर, जो लोग मारे गये थे, उन को पूरा मुआवजा अदा किया और लोगों को उस से बहुत खुशी हासिल हुई कि ऐसे हालात में जब कि दो देशों में आपस में संघर्ष चल रहा था, उस में मारे गये लोगों को भी मुआवजा अदा किया गया। उन्होंने जस तरह से यह काम किया, उस के लिये वह मुबारकबाद के मुस्तहक हैं। अगर आज आठ या दस वर्ष बाद यह बिल आता, तो यह कम्पनियां अपनी मेहनत से उन सारे नुक्सानात को पूरा कर के अपने सप्लस को उसी तरह से ज्यादा कर लेतीं जैसे दूसरी कम्पनियों के सप्लस है। इन कम्पनियों ने कुछ अपने ऐसेट्स को राइट डाउन भी किया है, लेकिन जब उन की प्रास्पेरीटी थी उस समय अगर वह ७०, ८० लाख की जायदाद छोड़कर आये और उस के बाद अपनी हालत अच्छी बना ली, तो आप सोच सकते हैं कि इस वक्त जो दूसरी कम्पनियों के एक्चुअरियल एसेट्स ह, उन से इन कम्पनियों के एसेट्स किस कदर कम होंगे। आज भी अगर उन इकानोमिक हालात का अन्दाजा लगाया जाय और उन की लैंडस और बिल्डिंगस् को ऐसेट्स करार दिया जाये, जो कि पाकिस्तान में हैं और जिनको पाकिस्तान ने आज तक कांफिस्केट नहीं किया है, जो अभी तक थ्योरिटिकली उन्हीं लोगों के हैं जो कि यहां आ गये हैं, तो उन की एकानामिक हालत दूसरों से खराब नहीं बैठेगी। लेकिन हम जानते हैं कि आज उन की क्या कीमत लगाई गई है। और इस लिहाज से उन को क्या प्रायरिटी मिल सकती है कि उन कम्पनियों के पास अपनी कोई जायदाद नहीं रह गई है। जब उन के ऐक्चुअरियल इन्वेस्टिगेशन हुए तो इस तरह से उन के एसेट्स की कीमत कम आंकी गई और जो उन्होंने राइट डाउन कर दिया था उन का नुकसान समझा गया। इस लिये मैं कहना चाहता हूं कि जो ऐक्चुअरियल इन्वेस्टिगेशन हुए वह उन की ठीक हालत को रिप्रेजेन्ट नहीं करते। वह लोग पिछले छः सात वर्षों मे इस काबिल नहीं हो पाये हैं कि जो उन की पुरानी हालत थी उस पर फिर आ जायें। जो उन के नुक्सानात पाकिस्तान में हुए, अगर उन को वाकई नुक्सान न समझा जाये, और वही उन के एसेट्स समझे जायें और ऐसा समझ कर इन्वेस्टिगेशन किये जायें तब यह कहा जा सकता है कि हां वाकई उन में और दूसरी हिन्दस्तान की कम्पनियों में कोई फर्क नहीं किया गया है, वर्ना इतना डिस्क्रिमिनेशन उन के साथ होगा और उस से उन का इतना नुक्सान होगा जिस को आप अन्दाजा नहीं लगा सकते हैं। यह बड़े ताज्जुब की बात है कि यहां पर इस तरह की शिकायत की जाती है कि उन

[पंडीत ठाकर दास भार्गव]

के एसेटस इतने कम हैं जब कि उनका इतना नुक्सान पाकिस्तान में हुआ हैं । हम देखते हैं कि जितने डिस्प्लेस्ड पर्सन्स पाकिस्तान से आये, उन में से जितने पहले पंजाब के अन्दर असेम्बली मेम्बर थे उन को यहां पर भी मेम्बर बना दिया गया । जो लोग मेम्बर्स करार दिये गये वह वही डिस्प्लेसड पर्सन्स थे जिन को यहां पर हर तरह का प्रिफरेन्स दिया गया । खर्च की बात अगर देखी जाये, तो गवर्नमेंट ने डिस्प्लेस्ड पर्सन्स पर २५० करोड़ रुपया खर्च किया । जहां तक डिस्प्लेस्ड पर्सन्स का ताल्लुक है गवर्नमेंट ने मामूली आदमी की बनिस्बत उन के कम्पेन्सेशन का बेसिस दूसरा रक्खा ह। इसी तरह से डिस्प्लेस्ड कम्पनीज के मुताल्लिक भी होना चाहिये । मुझे खुशी हुई यह सुन कर कि श्री राधा रमण ने ऐसी वजूहात दीं जो बड़ी अच्छी थीं, लेकिन उन्होंने यह नहीं कहा कि इन कम्पनियों को किस तरह से फायदा पहुंचाया जाये । मैं कोई एक्सपर्ट नहीं हूं, लेकिन मैं गवर्नमेंट और सेलेक्ट कमेटी के सामने दो रास्ते रखना चाहता हूं । एक तो यह तरीका है कि पाटिशन के वक्त जो इन कम्पनियों के ऐसेटस थे उन की जो कीमत थी वही उन का क्रेडिट माना जाये और उन को उस की प्रापर्टी में शुमार किया जाये । दूसरा तरीका एक रफ एन्ड रेडी जस्टिस करने का यह है कि जो हमारे रूल्स बनाये गये हैं कम्पेन्सेशन के उन में पार्ट "ए" में एक्स्प्लेनेशन है । इस एक्सप्लेनेशन की ऊसे जो साढ़े सात परसेन्ट का सर्प्लस है उस को पांच परसेन्ट कर दिया गया है यानी एक तिहाई काट दिया गया है । तो जो सर्प्लस पूंजी थी, मुआवजा देने के लिये उस को दो तिहाई कर दिया गया । अज सुबह हमारे फाइनेन्स मिनिस्टर साहब ने यह वजुहात दिये थे कि क्यों वह पांच परसेन्ट ही मुनासिब समझते हैं । मैं इस बारे में ज्यादा इस वक्त नहीं कहूंगा कि पांच परसेन्ट मुनासिब है या नहीं, लेकिन यह जरूर कहूंगा कि जहां तक डिस्प्लेस्ड पर्सन्स का सवाल है, आप को पांच परसेन्ट नहीं रखना चाहिये, साढ़े सात परसेन्ट ही रखना चाहिये । अगर इस पर और तवज्जह देना चाहें और हर एक कम्पनी को इस बेसिस पर कम्पेन्सेशन देना चाहें तो मुझे कोई इनकार नहीं है । इन अल्टर्नेटिव्ज में से एक को सेलेक्ट कमेटी को कबूल करना चाहिये, ताकि डिस्प्लेस्ड कम्पनियों के साथ इन्साफ हो सके और उन्हें उसी बेसिस पर मुआवजा मिल सके जो उन के दूसरे फार्चूनेट भाइयों को मिले । यह बड़ी दुखकी बात होगी अगर उन कम्पनीज को जिनका बिजिनेस पाकिस्तान में था और जो उजड़ कर यहां आईं, उनके साथ इन्साफ न हुआ । इन्हीं की वजह से आपको स्वराज्य प्राप्त हुआ है और यही वह कम्पनियां ह जिनको बहुत ज्यादा माली नुक्सान उठाना पड़ा हैं । अभी मेरे भाई श्री सिंहासन सिंह जी ने कहा कि मुआवजे की जो प्राविजन रखी गई है, उससे वह सैटिस्फाइड नहीं है । वह समझते हैं कि यह ज्यादा मुआवजा दिया जा रहा है । उनका कहना है कि यहां पर मुआवजा उसी बिना पर दिया जाना चाहिये जिस तरह से कि ज़मीदारी एबालिशन के वक्त दिया गया था । मैं अदब सें अर्ज करना चाहता हूं कि जब दफा ३१ आफ दी कांस्टीट्यूशन की तरमीम की गई थी उस वक्त गवर्नमेंट ने बार-बार कहा था कि वह केस में रीज़नेबल कम्पेन्सेशन देगी । मैं इस मौके पर आपको याद दिलाना चाहता हूं कि जब भी आप देश के इंटरेस्ट में, किसी आदमी की प्राइवेट प्रापर्टी को लेते हैं तो क्या वजह है कि आप उसका जो मालिक है उसको घाटे में रखते हैं और उसको नुक्सान पहुंचाने की कोशिश करते हैं । इस वास्ते मैं अर्ज करता हूं कि अगर आप जैनरोसिटी से काम नहीं ले सकते, तो कम से कम इन्साफ तो किजिये। वैसे तो मैं चाहता हूं कि ऐसे केसिस में जेनेरोसिटी से काम लिया जाए । लेकिन अगर आप ऐसा नहीं कर सकते तो कम से कम इन्साफ तो किजिये । मुझे मालूम है कि १८९४ का जो एक्ट है, उसके अन्तर्गत अगर किसी चीज़ को कब्जे में लिया जाता है तो उसकी कीमत का १५ फीसदी ज्यादा अदा किया जाता है । लेकिन आप १५ परसेंट इस केस में ज्यादा दें या न दें, इन्साफ तो करें । जो तौर पर जो उनका हक है उससे तो उनको महरूम न करें ।

मैं आपको यह भी याद दिलाना चाहता हूं कि वे कौन लोग थे जिन्होंने इन कम्पनियों को जन्म दिया था । आज भी जो इंश्योरेन्स कम्पनीज के कैलेंडर्ज होते हैं उनके ऊपर उन लोगों की फोटो होती है । उनके ऊपर आज भी पंडित मोतिलाल और लाला लाजपत राय की फोटो होती है । मैं अदब से अर्ज करना चाहता हूं कि जिन्होंने बड़ी नेकनियती से काम किया, जिन्होंने देश की इतनी बड़ी खिदमत की, जिन्होंने अंग्रेजों से लड़कर इन इंश्योरेन्स कम्पनीज को अपने हाथ में लिया, जिन्होंने देश के बटवारे के वक्त इतनी कुरबानी की, जिन्होंने उसके बाद में मेहनत करके इनको साउंड फुटिंग पर लाया, जिन्होंने इस इश्योरेन्स को पापुलराइज़ किया, आज यह हमें शोभा नहीं देता कि हम उन्हें मुनासिब मुआवजा न दें। जो उनका हक़ है

हमें उसे उन्हें देना चाहिये।

श्री सिंहासन सिंह : आज शेयरों की वैल्यू क्या है ?

पंडित ठाकुर दास भार्गव : आप बतायें कि ५,००० बरस पहले हिन्दुस्तान की कितनी आबादी थी और आज कितनी है। बिजिनेस एक बिन्दु की तरह से शुरू होता वह बढ़ता जाता है, कोशिश करने से। क्या वजह है कि जो आपके पास जायदाद है उसका आप ही फायदा उठायें और क्या वजह है कि जिन के शेयर्ज हैं और कई केसिस में वे बिधवायें हैं, कई केसिस में वे नाबालिग बच्चे हैं, उनको इनका पूरा मुआवजा न मिले ?

एक माननीय सदस्य : यह बडे लोग हैं।

पंडित ठाकुर दास भार्गव : छोटे हों या बड़े, लेकिन जहां तक कम्पेंसेशन के उसूल का ताल्लुक है, वह उसूल मुनासिब होना चाहिये। जो उसूल कांस्टीट्यूशन में दिये गये हैं, उनका पालन होना चाहिये और जो अंडर-टेकिंगज़ दी गई हैं उनका आपको आनर करना चाहिये। आपने इंश्योरेन्स को नेशनलाइज़ किया, ठीक किया, इसमें मुझे कोई एतराज़ नहीं है। आखिर आप जिन लोगों को कम्पेंसेशन देने जा रहे हैं, वे कौन लोग हैं। वे लोग कोई बाहर के तो नहीं हैं। वे भी तो यहां के ही निवासी हैं। जिस आदमी को पूरा मुआवजा नहीं दिया जाता ह और उसको १०० रुपया देने के बजाय ५० रुपया दिया जाता है, तो मैं पहले भी कह चुका हूं और आज भी कहता हूं इस भवन के जितने भी मेम्बर हैं और उनकी जितनी भी जायदाद है उनको चाहिये कि वे अपनी आधी जायदाद गवर्नमेंट के नाम करवा दें, ताकि उन लोगों को मुआवजा दिया जा सके।

श्री जी० पी० सिन्हा (पालामउ व हजारीबाग व रांची) : बहुत पैसा कमाया है उन्होंने।

पंडित ठाकुर दास भार्गव : केवल उन लोगों ने ही नहीं, और लोगों ने भी कमाया है। आप आज भी कई कई हज़ार रुपया बतौर तनख्वाह देते हैं। इतनी ज्यादा तनख्वाह क्यों आप आज भी दे रहे हैं ? इस तनख्वाह को क्यों आप कम नहीं करते हैं ? मैं अर्ज़ करता हूं कि जब भी कम्पेंसेशन देने का सवाल उठे तो कांस्टीट्यूशन की दफा १४ को सामने रखा जाये। आप को ऐसा नहीं करना चाहिये कि आप कम्पेंसेशन के मामले में डिसक्रिमिनेशन करें। इस वास्ते, मैं चाहता हूं कि जहां तक कम्पेंसेशन का ताल्लुक है, इस पर सिलेक्ट कमिटी जरूर गौर करे। बल्कि मेरे खयाल में बेहतर तो यह होगा कि सिलेक्ट कमिटी इनके रिप्रेजेंटेटिव को अपने सामने गवाही देने के लिये बुलाये और इनके साथ इन्साफ करे।

एम्पलायीज के वास्ते गवर्नमेंट ने सेशक्न १० बनाया है और दूसरे लोग जो हैं जो थर्ड परसन्स हैं, उनके लिये सेक्शन १३ है। इन दोनों सेकशन के बारे में, मुझे थोडा सा उसूली एतराज़ है। दफा २० में तो यह कहा गया है कि टरम्ज़ और कंडीशंज वगैरह को चेंज नहीं किया जायेगा। इनको अगर कोई भी पढ़े, तो वह यही कहेगा कि गवर्नमेंट ने ऐसा दर्ज करके बहुत अच्छा काम किया है। यहां पर यह भी कहा गया है कि जो भी तनख्वाह एम्पलायीज़ को मिलती है वह दी जाती रहेगी। इस सारे फिकरे को लिखकर आखिर मे दो लाईनें हैं जोकि। किसी तरह से भी मुनासिब नही समझी जा सकती हैं। यह लाईनें यह है :

> "and with the same rights and privileges as to pension and gratuity and other matters as he would have held the same on the appointed day if this Act had not been passed, and shall continue to do so unless and until his employment in the Corporation is terminated or until his remuneration, terms and conditions are duly altered by the Corporation."

मैं बहुत अदब से पूछना चाहता हूं कि इसके सिवा आप और कर क्या सकते थे। अगर आप को कुछ करने को बाकी रह गया था, तो यही कि उसकी जायदाद आपने कनफिस्केट नहीं की और उस पर इस प्राविज़न का कोई असर नहीं पड़ा। सब क्लाज़िज़ २, ३ और ४ आफ क्लाज १० को पढ़ने से तो ऐसा ही लगता है कि गवर्नमेंट इज़ मास्टर आफ दि सिचुएशन। सब-क्लाज़ २ में तो आप यहां तक पहुंच गये हैं कि अगर किसी एम्प्लायी की सर्विसिस को टरमिनेट किया जाता है, तो उसको तीन महीने की तनख्वाह बतौर कम्पेंसेशन दी जायेगी और किसी सूरत में भी तीन महीने से ज्यादा की तनख्वाह नहीं दी जायेगी। कम तो दी जा सकती है, लेकिन ज्यादा महीनों की तनख्वाह नहीं दी जा सकती। क्यों नहीं दी जा सकती यह मेरी समझ

[पंडित ठाकुरदास भार्गव]

में नहीं आया । अगर उसका आपके साथ मुआहिदा हुआ है कि तीन महीने की तनख्वाह देकर उसको निकाला जा सकता है तब तो ठीक है और यह मान लिया जा सकता है। लेकिन, जिनके साथ मुआहिदा साल या दो साल का हुआ है उनको तीन महीने से ज्यादा तनख्वाह न देना वाजिब नहीं है। मैं मानता हूं कि कम्पनियों में ऐसे लोग होते हैं जो अपन रिश्तेदारों को, अपने दोस्तों को और अपने जानने पहचानने वालों को ज्यादा तनख्वाह देकर नौकर रख लेते हैं और उनके साथ लम्बे अर्से के मुआहिदे भी कर लेते हैं। लेकिन, मैं आपको बतलाना चाहता हूं कि यह इन्सान का कायदा ही है कि वह अपने आदमियों को रखता है। क्या गवर्नमेंट के जो काम होते हैं, उनमें लोग अपने आदमी नहीं रखते और उनको ज्यादा तनख्वाह नहीं देते ? मैं कभी नहीं चाहता कि बेजा तौर पर किसी को तनख्वाह दी जाये। अगर आप तनख्वाहों को राशनलाइज करना चाहते हैं तो कीजिये, मुझे इसमें कोई एतराज नहीं है। लेकिन मैं यह जरूर चाहता हूं कि जो मुआहिदे हो चुके हैं, जो रिटन कांट्रेक्ट्स हैं उनको फ्लाउट न किया जाये। अगर मेरा किसी के साथ मुआहिदा हुआ है और वह किसी नेपोटिज्म की वजह से नहीं हुआ है अगर उसको कल टरमिनेट करना हो तो उसकी शर्तों का पालन करना भी जरूरी है। तो आज गवर्नमेंट उस मुआहिदे को तोड़ने के लिये किस तरह से जस्टिफाइड है, यह मैं जानना चाहूंगा। इस वास्ते, मैं सिलेक्ट कमिटी से दरख्वास्त करूंगा कि वह इस क्लाज की तरफ खास तौर से ध्यान दे। यह जो तीन महीने की बात रखी गई है, यह बेहद अनजस्ट है, और इसकी मैं रिविजन चाहता हूं।

मैं सेक्शन १३ की तरफ आता हूं। यह अब अजीब सेक्शन है। इसमें लिखा है कि अगर कोई मुआहिदा हुआ है तो अब जबकि गवर्नमेंट उस कम्पनी को अपने हाथ में लेती है, तो उसको तोड़ सकती है। इस क्लाज में जो (ए) से (एफ) तक लिखा है, यह तो मुझे मंजूर है और इसमें मुझे कोई एतराज नहीं है। मैं जानता हूं कि कम्पनीज अपने रिश्तेदारों, अपने दोस्तों के साथ मुआहिदा कर लेती हैं। इस तरह के मुआहिदे करके, कम्पनीज उनको फायदा पहुंचाना चाहती है। लेकिन, कोई भी जो मुआहिदा होता है। वह मुंह से नहीं बोलता है उसको उस के गुण-दोषों के आधार पर रखा जा सकता है। इसलिये, जहां तक इस सेक्शन का यह हिस्सा है :

> "and the payment, sale, disposal, acquisition, agreement or variation thereof or other transaction or transfer was not reasonably necessary for the purpose of the controlled business of the insurer"

वहां तक यह रहे । आगे का जो हिस्सा है :

> "or was made with an unreasonable lack of prudence on the part of the insurer, regard being had in either case to the circumstances."

इसके बारे में मैं अर्ज करना चाहता हूं कि यह मुनासिब नहीं होगा। मैं चाहता हूं कि यह जो लफ्ज "ओर" है इसको लफ्ज "एंड" में तबदील कर दिया जाय। मैं सिलेक्ट कमेटी से अर्ज करूंगा कि जहां पर दोनों चीजें हों यानी जहां पर "नाट रीजनेबली नेसेसरी" भी हो और "अनरीजनेबिल लैक आफ प्रुडेंस" भी हों उस मुआहिदे को हटाया जाये नहीं तो जहां यह दोनों बातें न हों, वहां प्राइवेट कांट्रेक्ट को टिकर विद नहीं करना चाहिये। अगर किसी ने मैला फायडी मुआहिदा किया है, तो उसको गवर्नमेंट जरूर हटा दे। आज मैं कारपोरेशन के मैनेजर्स से मुआहिदा करूं, उसको इस वजह से न हटाया जाये कि वह जरूरी नहीं था। मैं चाहता हूं कि इस तरह से मुआहिदा का पोस्ट मार्टम न किया जाये अगर वे मैला फायडी न हों। अगर किसी मुआहिदे के बारे में यह मालूम हो कि "अनरीजेनेबली नेसैसरी" नहीं था और साथ ही यह भी साबित हो कि वह मैला फायडी था या "अनरीजनेबिल लैक आफ प्रुडेंस" था तो आप उसको हटा दें, इस पर मुझे कोई एतराज नहीं होगा। मैं चाहता हूं कि इस "ओर" की जगह "एंड" होना चाहिये। जिस मुआहिदे में ये दोनों चीजें हों वही हटाने के काबिल है।

इसके अलावा मैं दफा ३४ की तरफ तवज्जह दिलाना चाहता हूं, जिसके बारे में मेरे एक दोस्त ने भी जिक्र किया है। इस बिल में यह लिखा है कि इस कारपोरेशन के १५ मेम्बर होंगे, इसका यह काम होगा वह काम होगा। लेकिन, इसमें डिटेल्स नहीं हैं, न बिलों में डिटेल्स होती हैं। उसके अन्दर तो प्रिंसिपल्स ही होते हैं।

लेकिन,मैं चाहता हूं कि जब इसके मुताल्लिक रूलस् बनाये जायें तो उनको हाउस के सामने रखा जाये, हाउस उन पर बहस करे और उनको पास करे। जनाब वाला मुलाहिजा फरमावेंगे कि इस बिल में ऐसा करना बहुत जरूरी है। दफा ३४ में लिखा है कि जो इंश्योरेंस ऐक्ट है, वह उस पर एप्लाई नहीं होगा। इसका मतलब तो यह होगा कि वह कहेगा:

The Corporation will be a law under itself. We are masters of ourselves. We shall do whatever we like.

वह चाहे तो इंश्योरेंस ऐक्ट की किसी प्रावीजन को अपने ऊपर लागू कर सकता है। ऐसी हालत में मेरा कहना है कि दफा ३४ की जरूरत ही क्या है। कह दीजिये कि हम मालिक हैं, जो चाहेंगे वह करेंगे। इससे अच्छा होता कि इस बिल में यह लिख दिया जाता कि हम इंश्योरेंस ऐक्ट की फलां-फलां दफा को मानते हैं, ताकि हम कह सकते कि आप ऐसा करने में कहां तक जस्टीफाइड हैं या नहीं। इस तरह का ब्लकेट हुक्म दे देना तो आटोक्रेटिक है। इसलिये, मैं अदब से अर्ज करता हूं कि या तो आप यह चीज हाउस के सामने रखें कि आप किन किन प्रावीजन्स को मानना चाहते हैं, ताकि हम भी उनको देख सकें, वरना इरस दफा के कोई मानी नहीं है और यह एक बेकार सी चीज है।

मैं अदब से अर्ज करना चाहता हूं कि गवर्नमेंट ने इस चीज की जरूरत महसूस की कि उसको गरीबों के रुपये की हिफाजत करनी चाहिये, इससे मुझे खुशी हुई। आज फाइनेन्स मिनिस्टर साहब ने बतलाया कि गवर्नमेंट यह चाहती है कि किसी गरीब आदमी का रुपया जाया न हो, इसलिये गवर्नमेंट इस काम को अपने हाथ में लेना चाहती है मैं समझता हूं कि बात ठीक है और उम्मीद करता हूं कि आगे से गरीब आदमी का रुपया जाया नहीं होगा। लेकिन इसके साथ ही साथ, जो यह कहा गया कि सारे देश की कम्पनियों ने बेईमानी की है, इससे to cut one's nose to spite another's fate तो मसला नजर आता है चुंकि कुछ लोगों ने सिक्यूरिटीस (securities) के मामले में बेईमानी की इसलिये यह तो नहीं कहा जा सकता कि सारे लोग बेईमान हैं। इससे हमको शर्म आती है, और इससे गवर्नमेंट की भी शान नहीं बढ़ती।

इसके अलावा, मैं एक बात और अर्ज करना चाहता हूं। वह यह कि जब गवर्नमेंट ने अपने हाथ में यह काम लिया है, तो इसको इतनी अच्छी तरह से करे कि लोग कहें कि हां इससे हमको तसल्ली है। गवर्नमेंट ने बहुत से काम किये हैं, लेकिन उनमें प्राइवेट सेक्टर से ज्यादा एफीशेंसी नहीं देखी जाती। हम यह नहीं चाहते कि इस काम में सरकार ऐसा इन्तिजाम करे कि उसकी बदनामी हो। जब अंग्रेज गये थे तो वह अपने बैरों से कह गये थे कि हम जल्दी ही वापस आ जायेंगे, क्योंकि ये लोग पोस्ट आफिसों और रेलों का इन्तिजाम नहीं कर सकेंगे। लेकिन, आज पोस्ट आफिसों का और रेलों का इन्तिजाम इतना माकूल है कि कोई यह महसूस नहीं करता कि अंग्रेज चले गये हैं इसलिये इनएफीशेंसी आ गयी है। म चाहता हूं कि इस काम का भी ऐसा ही इन्तिजाम किया जाये। यह बहुत मुश्किल चीज है और इसमें गवर्नमेंट को बहुत एहतियात से काम करना पड़ेगा। आप रूरल एरियाज में जाना चाहते हैं, और वहां काम करना चाहते हैं। यह कोई आसान काम नहीं है। अभीतक कम्पनियों ने अरबन एरियाज में काम किया है, वे रूरल एरियाज में नहीं गईं। वहां काम करना मुश्किल है। वहां पर यह क्रेडिट एसोसियेशन बन जायेगी। इसके अन्दर कैटिल इंश्योरेंस और क्राप इंश्योरेंस आयेगा या हाऊसेस की स्कीम पर अमल होगा। अगर गवर्नमेंट इन चीजों की तरफ ध्यान देगी, तो मैं समझूंगा कि यह कानून हमारे लिये पी हुई न्यामत थी, और इसके लिये देश गवर्नमेंट का बहुत मशकूर होगा। अगर ये चीजें नहीं हुईं और काम में एफीशेंसी न हुई, तो याद रखिये कि खल्क खुदा की जो आवाज निकलती है उसको कोई नहीं रोक सकता। और फिर, आयन्दा हमारी तबीयत नेशनलाइजेशन करने की नहीं होगी और जनता को हमारे ऊपर भरोसा भी नहीं रहेगा। इसलिये, मैं चाहता हूं कि इस बिल को इस तरह चलाया जावे कि लोगों में विश्वास पैदा हो और देश को आगे के लिए उम्मीद हो। अगर ऐसा नहीं होता तो मैं अर्ज करूंगा कि इससे बढ़ कर कोई दूसरी चीज ज्यादा नुकसानदेह नहीं हो सकती।

Shri G. P. Sinha: Before I proceed with the merits and demerits of nationalising insurance, I would like to remind the House that nationalisation, especially

[Shri G. P. Sinha]

of those things as bank and insurance, must be done immediately not because they are better in the private hands. Whether they can be efficiently run in the public sector, whether the efficiency can be increased is not the only consideration, but there are other factors. The Finance Minister in his speech has already mentioned that apart from other considerations, ideological considerations play an important part. You have seen—and the memory of the House is still fresh—that malpractices in insurance became a common thing and the loss which policy-holders had to pay or their apprehension of further loss would have been greater. Hence it was essential that insurance business should have been nationalised long before. It was a timely intervention to some extent by Shri Feroze Gandhi who has been helpful in revealing in this House some important malpractices and pointing out that nationalisation was essential to safeguard the interests of the policyholders. After all who play an important part in the insurance business? It is not the shareholders; it is not the managing agents, but the main sacrifice and contribution come from the policyholders. If you go into the history of insurance, you will find that a handful of people collected some amounts in the shape of shares and started business, but the bulk of the money to finance the insurance business came from policyholders. What was their position? Practically they were helpless spectators and had no control over its affairs while the vast amount collected from premia was invested in the realm of private enterprises. The policyholders were altogether helpless and had no control over the investment of money collected from them. Only a few years back it was made compulsory that the insurance companies should invest fifty per cent of their premium income in Government securities while the balance fifty per cent was left in their hands. Of course some restriction was also placed on this. But before these restrictions, they used to exploit the situation and make risky investments and get huge profits. It is the history of insurance in this country.

The policyholders will be grateful to the Government because after the nationalisation their future has been safeguarded. The incentive for the policyholders in most cases is not savings for investment. They saved for providing education to their children. That was their incentive. They never thought of investments. Most of them were common middle class people. Their only idea in resorting to this sort of a compulsory savings was to have some security. They thought that when they retired or when they were disabled they will have something to fall back upon. They may be able to build a house or educate their children with this money.

Before nationalisation, it was compulsory to invest fifty per cent in Government securities; the other fifty per cent was left with them. Now that it has been nationalised, Government should come forward with a national programme of house construction. The primary need of every common man today is housing. Before nationalisation the cost of constructing a house was met in this way: 25 per cent from the person who wanted to construct a house, 25 per cent from Government contribution and fifty per cent from the insurance company. I would like to know the position now. Would the same scheme be followed and will the surplus fifty per cent which we are going to get from premium be devoted to rural or urban housing? If a man can bear 25 per cent of the cost of construction, Government should help him in building a house. That will provide greater security. If this scheme is followed, it will add to the incentive to save more.

There is another great advantage by nationalisation. The cost of insurance was terribly high in this country. Some of the top-most insurers used to talk of amalgamation and rationalisation before nationalisation so as to bring down the cost of insurance. Nationalisation will work as automatic amalgamation and naturally the cost will go down.

As far as the reduction in the cost is concerned, the corporation will play an important part. There is also the danger. When competition is no more, it might be that the corporation might be burdened with top-heavy expenditure. We have seen this in some of the Government corporations —for instance the Air Corporations, Industrial Finance Corporation, etc. This danger haunts the whole nation. Most of the ICS or IAS people are entrusted to do the work which till now was done by other efficient people. My suggestion is that the entire regiment of workers after the nationalisation of insurance should be completely segregated from the bureaucracy of today. Their efficiency should be judged by the work they are able to do in the field. By nationalisation, the employees will feel

more secure and they will have all the facilities which the Government employee is entitled to.

Then there is the question of compensation. Some of my friends here pressed for proper compensation. By that I do not know if they mean the market value of the shares. Others say that the assets left by the insurance companies should be the compensation. I would like to know how the market value could be claimed to be the proper compensation. One may invest Rs. 10 in a share and its market value is Rs. 100 today. Its value has accumulated because of the sacrifice of the policyholder. It is not because of the money sacrificed by the shareholder. In no way should we think of the market value as the just compensation. The same principles apply to the assets also. While abolishing the zamindari, market value was not the compensations paid to them. We have nationalised the Imperial Bank and there has been a hue and cry throughout the country—from one corner to the other—about the payment of compensation. Everybody condemned that and they said that the compensation paid was very high. Let that not be repeated again. I think that most of the people, the tax-payers, always think in those terms.

4 P.M.

Only one thing I would say. Nationalisation has got all the advantages except one thing, and that is, there will be no competitive spirit left after nationalisation. Some of my friends, either here or in the upper House, have suggested that to safeguard the element of competition more than one corporation should be formed. Of course, if there are a large number of corporations the difficulty will be there that the cost of insurance will increase. But, if there are only two corporations having the same rights in the same zone to do their business then at least the competition will be there and there is less chance of lethargy as far as the work is concerned.

Shri A. M. Thomas: Sir, I join in the appeal made by the Finance Minister, when he moved a motion for reference to the Select Committee, that this Bill should be passed as early as possible. We are now in a stage of suspense and there is great confusion prevailing in the entire industry. Although as far as the public are concerned it is more or less now definite that the Government is bent upon nationalising the entire industry, how it is going to be worked, which all interests will be affected and in which fashion, these are things which are still indefinite and unsettled so much so, as I said, it is absolutely necessary that this Bill should be placed in the statute-book at the earliest possible occasion.

At the same time I wish to state that it is necessary that the Select Committee should give opportunities to representatives of every interest that is affected, the management, shareholders, policyholders, employees, field staff, to put forward its point of view before the Select Committee. I gather from the personnel of the Select Committee that it represents every shade of opinion that was voiced in this House and I think almost all the Members of the Select Committee had something to say when the previous Bill was discussed. In selecting the names of Members to constitute the Select Committee the Finance Minister, or whoever that may be, I think, has also been influenced by the opinions expressed by these Members in this House.

An Hon. Member: It is a packed committee.

Shri A. M. Thomas: The advantages or disadvantages of nationalisation are more or less of academic importance now. Ever since the Government has promulgated the Ordinance a lot of literature has been circulated stating the disadvantages of nationalisation and that the industry has not been dealt properly. There have been charges and counter-charges. There have been charges from the part of the Government that the industry was not playing its part properly and that it was necessary to nationalise it in the interest of the country. Counter-charges have been levelled by the private sector to the effect that the charges that have been levelled against by the Finance Minister relate only to a very small percentage of the persons or management that is engaged in this industry and by and large the industry has done well. It also blames the Government that the industry if at all it has not played its part the department of the Government which was dealing with this insurance business has been at fault because there has not been proper supervision, proper enforcement of the provisions of the 1950 Act as amended by the 1955 Act. There is a lot of force in these charges and counter-charges, but as I submitted before, they are all of academic importance and we should not waste our

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energies in now urging the advantages of nationalisation or the disadvantages of nationalisation.

As stated in the Bill itself, in narrating the functions of the Corporation, the object of this Bill is to secure that life insurance business is developed to the best advantage possible. I appeal, through you, Sir, to the entire industry that it must now devote its attention to the task of helping the government in developing the industry to the best advantage possible.

It has been stated that a portion of life insurance should be left to the private sector. The Finance Minister had urged his arguments against that stand taken up. It has been stated that it ought to have been provided in the Bill itself that it would enable half a dozen well-managed companies to function in the field of life insurance. I ask, in that case what is there to nationalise? If the well-managed life insurance companies are left in the private sector then there is nothing worth the name to nationalise. If they are the companies to be nationalised and the mismanaged companies are to be left in the private sector then that will clearly lead to injustice and it will be a positive disservice to the society as a whole.

It has been stated that no other country has resorted to full-scale nationalisation except the small country of Costa Rica, and that even in France where nationalisation has been attempted the private sector has also been given the option to deal in life insurance. But, we have to take into consideration besides the arguments that have been advanced by the hon. Finance Minister, the objective that we have placed before us in framing the Second Five Year Plan, namely, the progressive reduction of concentration of income, wealth and economic power. If at all we nationalise we should nationalise the entire sector and that is the only possible way by which we will be able to be in a position to find funds for financing the Plan and fulfilling several other objectives.

One other point I wish to state before I proceed further—and that was also advocated by me while I spoke on the President's Address—and that is, the Government ought not to have closed the doors with regard to nationalisation of general insurance. I also invited the attention of the Government at that time that it is very desirable, although not to nationalise the entire general insurance, to nationalise the motor insurance section. As you know, motor insurance is a sort of compulsory insurance. In this case there is no competitive spirit coming in or other personal considerations for taking an insurance policy. I fail to understand why the Government has not taken upon itself the task of nationalising the motor insurance at least.

Mr. Chairman: But, now we are dealing with life insurance.

Shri A. M. Thomas: I agree it is only with regard to life insurance. I just wanted to invite the attention of the Government to that particular item of general insurance.

There is another matter to which the hon. Finance Minister referred in passing, namely, State insurance run by two States, Mysore and Travancore-Cochin. According to the provisions contained in this Bill, clause 25 says:

> "Except to the extent otherwise expressly provided in this Act, on and from the appointed day the Corporation shall have the exclusive privilege of carrying on life insurance business in India."

The exception is contained in clause 35 which relates only to postal life insurance, a business which is being voluntarily wound up and any insurer to whom the Insurance Act does not apply by reason of the provisions contained in section 2E thereof. Although the Finance Minister was not definite in his reply when that question was raised at the time of his speech, from the provisions of this Bill, it is seen that the Corporation alone would have the sole monopoly of running life insurance. So much so, the business run by the State Governments of Mysore and Travancore-Cochin will also come within the purview of this Corporation. I urge that this question may be considered in the Select Committee, especially in view of the fact that so many members have pleaded that at least a portion may be left in the private sector. This is not private sector. The State Governments are running this business. I submit that it is desirable to examine the working of these State Insurance departments also side by side with the working of the Corporation and on the future date a decision may be taken whether they should also be brought within the ambit of this Corporation that is being constituted under this Bill. All the same, I would submit that, although they are left untouched by any amendment that may be made by

the Select Committee or by the Bill as finally passed by this House, the general lines on which those concerns will work should be the lines adopted by the Corporation constituted under this Bill. The conditions on which policies should be taken out, the conditions under which the employees should serve, all these things should be on the general lines adopted by this Corporation. I urge that this should be very seriously considered and the opinion of the Mysore and Travancore-Cochin State Governments should also be obtained. I may also submit that if these concerns are also brought within the purview of this Corporation, the funds that would be available and that are now being utilised by these two States for development work may not be available to them. This aspect also may be borne in mind by the Government and by the Select Committee in finalising this Bill.

It has been stated that nationalisation is being resorted to mainly for the purpose of finding out funds for financing the Second Five Year Plan. To this the private sector has taken a legitimate objection, namely, having regard to the statutory provisions now existing, a major portion of the life funds is available to the Government for various development works. The justification for nationalisation cannot rest on this ground alone. But, I submit that the justification for the Government taking up this life insurance business is also to rest on the claim that has been made by the Finance Minister when he was replying to the discussion on the previous Bill. The Finance Minister referred to the claim of private enterprise that it was confident of increasing the total life business in force from a little over Rs. 1200 crores to Rs. 8000 crores and the per capita insurance from Rs. 25 to Rs. 200 during the next 10 years. Then, he said that the nationalised life insurance would be able not only to achieve this target, but exceed it. If the undertaking that has been given by the Finance Minister is fulfilled, then it will be something to the credit of the Corporation that is being set up. It is but natural that the public entertains misgivings having regard to experience in the case of some other nationalised undertakings. When the Airlines Corporation Bill was being discussed in this House, the hon. Minister of Communications stated that the airlines working in India are working at a loss, that the Government has to subsidise these undertakings to a considerable extent and by nationalisation, the idea of the Government is to minimise the losses and within a short period to run the lines on a profit. But, the experience of the working of the Corporation indicates that the Ministry of Communications is not even now in a position to say when it will be able to do away with losses and when this undertaking will be able to run on profit. So that, what the hon. Finance Minister said on a former occasion should not turn out to be a boast latter on. It should be taken very seriously and the Government must see that that undertaking is fulfilled. Only if the business is expanded and only if the promise made by the Finance Minister is fulfilled, there is scope for the availability of funds for financing the Second Five Year Plan. As circumstances are at present a major portion of the funds is even now available to the Government. Only if the business is expanded, one of the objectives with which we have resorted to nationalisation will be fulfilled.

Shri C. D. Deshmukh: May I ask the hon. Member what exactly is the criterion he would put before us? That is to say, business expanding at least at the same rate at which it has in the past years been expanding.

Shri A. M. Thomas: It should be more.

Shri C. D. Deshmukh: A little more: not less. What I mean to say is that although we hope we shall be able to expand the business, as I stated, that also is based on an assumption made by the private sector. It is not anything that is proved.

Shri A. M. Thomas: One of the reasons that has been urged is that insurance is now taken only to a very small percentage of the population. The idea of the Government in nationalising this industry is to take it to the village level. Naturally, the progress of the industry should not be on the lines that we have found hitherto. But, it should be on a larger scale as has been stated by the Finance Minister. The Finance Ministry should be in a position to say that the targets mentioned by the private sector have been exceeded. Then only we will have funds. Otherwise, there is little justification apart from other circumstances, such as doing away with concentration of economic power, etc. Unless the business is expanded, it may not be possible to mobilise the savings and secure funds for our various schemes under the Second Five Year Plan.

[Shri A. M. Thomas]

I may also state that many people are likely to be thrown out of employment by this nationalisation. We know that the problem of unemployment is a very serious one. Not a day passes in this House with a reference being made to the problem of unemployment, especially, educated unemployment. We all know that one last resort of an educated man now is, if he does not find any other source of livelihood, to take up an gency business under an insurance company. There are so many agents, educated people, M.A.s, B.A.s, employed in this work. I think most of them will be thrown out of employment. Security is given under the provisions of this Bill only to the permanent employees of the various insurance companies.

Shri Shree Narayan Das: Are they whole time workers?

Shri A. M. Thomas: Yes, many among them. It has to be borne in mind that the nationalisation of this industry will lead to very serious problems in the matter of dealing with questions of retrenchment and employment. Several people will be thrown out of employment. I know of instances in which notices have gone to several people who have been eking out their livelihood by doing agency business in insurance. They will all be thrown out. So that what I submit is this, that unless the business is expanded to a scale as to absorb all these people who are engaged in the insurance business, especially the field staff, and also Government is enabled to find employment for several other educated people who will be coming up, there will be little justification for the Government resorting to this nationalisation.

I may also in this connection mention that in France where a portion of life insurance business has been nationalised, a National Insurance School has been created. From the literature that has been supplied by the Parliament Secretariat I find:

> "The National Insurance School, which has been created by the National Insurance Council in cooperation with most of the representative trade union organisations concerned in insurance, has the duty of training technicians and insurance agents."

I suggest that one of the tasks of the Corporation that will be constituted under this Bill will have to be the running of a National Insurance School which will train the personnel that will take up the task of this insurance business.

The hon. Finance Minister asked me what should be the scale of business which would justify the taking over of this business by the Government. I then stated the instance of the Air Corporation. Some other Members, especially Members who are against nationalisation, have brought the instance of the Postal Insurance Department. They have pointed out that although the Government is responsible for its working on proper lines, and although it is limited to a particular section of the public, namely Government employees, it has not been in a position to justify its existence till this time. I would also like to quote from the speech of Shri A. D. Shroff made at Bombay recently which has been circulated to almost all the Members, I believe:

> "I just want to quote the experience of the Empire Life Assurance Company which has been working under a Government Administrator since 1951. In 1951, the new Life business of the Empire was Rs. 3 crores. In 1954, it rose to Rs. 3·84 crores. In comparison for the same years Oriental business grew from Rs. 23 to Rs. 47·5 crores; New India from Rs. 16·6 crores to Rs. 43·4 crores; Hindusthan from Rs. 16 crores to Rs. 30 crores, and National from Rs. 9·6 to Rs. 18 crores."

He has also pointed out another thing, namely the experience of France. In France, as everybody knows, it is only a portion of the life insurance business that has been nationalised, and it is said that although very good companies have been taken over by the Government, compared with the progress of business in the private sector, it has not been possible for the Government in France to keep pace. That is also an indicator which should keep the Government on its guard.

One complaint I have to urge is that the Bill appears to give only a skeleton of the scheme of organisation that the Government has in view. As has been stated by several Members who have spoken before me, there is no knowing how the Corporation is going to be constituted except the fact that it will consist of 15 members. We do not know from this Bill how it is going to be constituted, the interests which will be represented and whether it will be only an extension of the Finance Ministry.

There can be misgivings on that score, and unless the House is in a position to know what exactly would be the constitution of this Corporation, it would not naturally be in a position to suggest ways and means of improving the constitution. With regard to the constitution of the zonal boards also, details have not been given as to how they will be constituted. I may also state that the scheme of the 1950 Act may also not be lost sight of when we constitute this Corporation. According to the 1950 Act it has been possible to have a statutorily recognised association of insurers. known as the Insurance Association of India. The Association functions through two Councils, the Life Insurance Council and the General Insurance Council, each Council having an executive committee. The functions of the Executive Committee include the furnishing of advice to the Controller of Insurance as to the limits by which actual expenses incurred by an insurer may exceed the limits prescribed in the Act and other matters. The House would like to know whether the representation that is being followed in the constitution of these Councils contemplated under the 1950 Act will also be taken into consideration in constituting this Corporation.

On a previous occasion when a question was put to the Works, Housing and Supply Minister it was stated that the question of allotment of funds to the housing scheme has been kept in abeyance owing to the nationalisation of life insurance. I would like to suggest that out of the funds available by this nationalisation, a definite quota may be set apart to desirable development expenditure such as housing, slum clearance etc. In clause 38 of the Bill it has been stated:

> "(2) In particular, and without prejudice to the generality of the foregoing power, such rules may provide for all or any of the following matters, namely:—
>
> (b) the manner in which and the conditions subject to which investments may be made by the Corporation ;"

I submit certain definite lines of investment may be indicated in the Bill itself. The Select Committee may take that also into consideration and the several other things I have mentioned.

There are many other points, but since there is no time I do not want to touch them. I welcome this Bill and I hope that the Government would be in a position to fulfil the high hopes that have been raised in the public by the step that it has taken.

Shri Shree Narayan Das: I wholeheartedly support the present measure, and I think this measure has the support of an overwhelming majority of the people living in India. But there are persons of two categories who do not relish this idea. The first are those who have been affected, although they have done a great social service as pioneers and done the spade-work in the field of insurance. They are naturally affected and they think that the Corporation which will take over this business will not be able to do justice to this work, as they generally think that the State-managed businesses have not so far shown satisfactory results. But there is another category of persons who believe in nationalisation, but also do not believe in the capacity of the Government or the Corporation that will be incorporated. They think the Corporation has got no experience of such work and as such it will learn by committing mistakes and it may fail to carry out the objects. But this step, I think, is in implementation of one of the directive principles of State policy. This is an economic power. So long the private sector has been in possession of this economic power. They have been taking the savings from individual in the country and they have been utilising it for their own benefit also. I think the Finance Minister has done well, and Government have done well, by bringing forward this measure with the three main objects that have been enumerated in the State of Objects and Reasons. The first of these objects is 'to ensure absolute security to the policyholder in the matter of his life insurance protection'. I think this is the most important thing. Life insurance business is not like other business where the motive is to make profits. Life insurance is a sort of social service machinery, and it is therefore but proper that this organisation for social service should be in the hands of the community, although there is at present some difference of opinion on this point because it is feared that nationalisation may lead to departmentalisation or bureaucratisation of the whole thing. I do not think there is much difference on the issue of nationalisation as such, but as the Government machinery is constituted at present, we also sometimes doubt whether such measures as this will really conduce to the benefit of the individuals in the society, and

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whether it will be usefully and efficiently administered by the Government department or even by the corporation.

We are told that the corporation is going to consist of not more than fifteen members. But there is nothing in the Bill which says what their qualifications will be. We do not know the qualifications for becoming a member of this corporation, or the disqualifications that will stand in the way of a person from becoming a member. In other measures, we have laid down some qualifications as well as disqualifications, but in this measure, the position has not been made very clear.

Here also, it has been laid down that the person who is to become a member of the corporation should have no financial or other interest in insurance companies. If a person has any such interest, then he will not be eligible to become a member of the corporation. That is there already, and in fact, that should be there. Every time Government will have to be on the look out to see whether the members of the corporation have got any personal interest in any business of the kind that this corporation may undertake. That is a healthy provision in the Bill.

Apart from that, there is no other provision in the Bill to show who will be qualified to become members, whom Government will nominate on this corporation and so on. There is a doubt that such officers as have been working in the administrative machinery will be implanted from that place to this place, and that they will be in charge of the corporation. But I feel that bureaucratic ways, in such a work as this, are not going to prove helpful. In this House also, there are some hon. Members who have given expression to such doubts, although they are in favour of nationalisation and they want that gradually all the economic sectors in the country should come under the control of Government. Yet, looking to the administrative machinery, we feel, and some of the Members who are against this measure also have pointed out, that departmentalisation or bureaucratisation of business will not be able to ensure the successful working of the corporation. As Mr. A. D. Shroff has pointed out in his speech—I am sure the Finance Minister must have read this sentence also.

> "Flexibility of management and its adaptability to supply a tailor-made service to suit the needs of the individuals, supported by a business like administrative organisation to cope up with the day to day service required, and prompt settlement of claims are the essential prerequisites for running successfully a life business—factors which are yet to be discovered in any governmental organisation."

Then, Mr. A. D. Shroff goes on to point out other matters. But I only want to stress this particular point, and say that at present there is a doubt in the mind of the people that the governmental machinery or the corporation will not possess these qualities, and therefore business will suffer thereby.

Shri C. D. Deshmukh: Any constructive suggestions?

Shri Shree Narayan Das: I shall make some constructive suggestions presently.

At this time when the insurance business is going to be taken over by Government, we must be grateful to those who did pioneering and spade-work in the insurance field, and who have been able to build up an organisation which the State now thinks should be under its control for doing service to the people in general.

There is one point which I would like to stress here. Some of those who are not in favour of nationalisation have said that it would have been better if Government had participated in the insurance business along with the private sector, because then there would have been some competition, and as a result of it one would have been encouraged to do more work. If the business had been allowed to be carried by the private sector on one side and by Government on the other, then there would have been some check on Government with regard to some of the important things that the insurance companies in our country desired.

But as it is I do not know what will be the new criteria to judge whether the cost of insurance is high or low. So long as there is competition, one can compare the business of one company with that of another. But here since there is going to be a monopoly, there is no yard-stick with which to compare . . .

Shri C. D. Deshmukh: The percentage of expenditure is there.

Shri Shee Narayan Das: But that cannot be compared with the expenditure of an independent concern in our country, As it is, we could perhaps compare our

expenditure with that incurred by companies in other countries. But in our own country, there is nothing with which to compare the cost of insurance. After all, it is a relative thing. I am not an expert in insurance; I believe the actuaries may be able to do some comparison.

Shri C. D. Deshmukh: If the percentage of expenditure goes down to 20 per cent, then could we not say that we have done better than when it was 25 per cent?

Shri Shree Narayan Das: But then you will have your own achievements to compare with. In the beginning, you may also say that because you are organising business for the first time and you have entered into a new venture, therefore, you could not decrease the expenditure, and so on. That sort of things can be said on behalf of Government.

Shri C. D. Deshmukh: The hon. Member must have patience.

Shri Shree Narayan Das: That sort of things can be said.

I am for nationalisation. At the same time I feel that if for some time at least, in order to give satisfaction to the private sector, Government had participated in this business instead of having a monopoly over it, that would have been a better thing for every now and then we are seeing that there is a struggle going on between two classes of people, one class of people being in favour of nationalisation fully and thoroughly, and the other class of people consisting of those who are engaged in the private sector and who attack Government saying that if Government have a monopoly over the business, then there will be no yard-stick with which to compare, and everything will be fixed by Government in an arbitrary manner. Although I am for nationalisation, I am of the opinion that if for some time at least the business had been carried on by Government side by side with the private sector, then the private sector, may have been silenced. That is my point.

As I said earlier, this corporation is going to consist of fifteen members, and there is also going to be an executive committee of five members. But I do not know how these fifteen members will be selected, what interests they will represent, whether they will all be government servants or non-officials and so on. No indication has been given in that regard. It all depends on Government. I think the Finance Minister will clarify what he has in mind in regard to the constitution of the corporation, and the kind of persons who will be nominated to the corporation.

I would like to suggest it for the consideration of the Minister that the corporation should consist also of the representatives of policyholders and field-workers, for from the reports that I have read, and the booklet that has been circulated to us by the Lok Sabha Secretariat, I find that sometimes nationalisation side by side with democratisation is good. I would therefore like very much that from the very inception, the field-workers and policyholders should be associated with this corporation, for that will create more confidence in the corporation than if the corporation were to consist only of some government officials nominated in that behalf.

My hon. friend Shri A. M. Thomas had pointed out that one of the functions of this corporation should be to train workers. Although this business has been progressing under private management, but it had not spread intensively to rural areas. Now that it is being nationalized and as one of the objects of this nationalised business is the spreading of insurance in the rural areas, it is going to be a great task. In a country like India, four zonal offices with a central office will, I think, be of no avail. Although it is good that in the beginning only some offices—zonal offices—are going to be set up, in order to carry out this high object of the Bill, namely, the spread of insurance in the rural areas, the number of offices should be increased gradually. As Pandit Thakur Das Bhargava has suggested, it is also the duty of the Government to see that crop insurance and cattle insurance business is also taken up by this Corporation at an early date. That is a very great object, which will be to the interest of the peasants living in India. I would also suggest that it should be one of the functions of this Corporation to start schools for the training of field workers and other categories of staff, as is being done for the co-operative movement in the country, so that there is a sufficient number of staff—technicians and agents—to man the service, as has been suggested by Shri A. M. Thomas.

It is heartening to note that nationalisation is going to give greater security to the policyholders. But I would like

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to make a suggestion in regard to matters of claim. In the private sector also, when the question of claims arose, there was much difficulty experienced by policyholders. Even now, I cannot say what will be the position in future, although Government are going to give greater security. But I think it will be better if any dispute in regard to payment of claims is also referred to a tribunal to be settled, as the present Controller of Insurance is a part and parcel of Government. So if there is a dispute which is not amicably settled between the Corporation and the policyholders, it should be referred to an independent tribunal to be decided upon.

In clause 18, it has been stated that this Corporation will be guided by the directions of the Central Government. I do not oppose this provision. It is necessary. But it should be borne in mind that these directions should not lead to unnecessary interference by Government in the management of the business. Therefore, there should be safeguards provided to the effect that only in policy matters guidance will be given and there will be no interference.

With regard to the head office, it has been said that Government have not been able to come to any decision with regard to its location, and therefore, it has been provided that the location of the head office should be as decided by Government. I do not know why a provision to this effect is not being incorporated in this—whether there has been no decision or Government want to take time to decide. As everything is located in Delhi, this also may be located here. But I would suggest that the head office should be located in some central place, away from the bureaucratic atmosphere of the capital, because this is a social matter concerning social benefit. So it should be away from bureaucratic atmosphere and should be located in some central place where it can flourish on a truly business line.

With regard to clause 22, there is provision for audit of the affairs and accounts of the Corporation.

I would like to suggest for the consideration of the hon. Finance Minister that as in other Corporations, the appointment of auditors should be done in consultation with the Comptroller and Auditor-General of India. Here also we are going to invest Rs. 5 crores and there will be great savings that will come to the Corporation; and so, I think it will be better in appointing the auditors that consultation is had with the Government and the Comptroller and Auditor-General of India. He should be, in some way or other, associated with this.

I would like to suggest that the regulations also should be laid on the Table of the House as the rules are to be laid on the Table of the House. If necessary, as in the case of other Bills, these rules and regulations should come into operation after they are laid on the Table of the House and with modifications as made by the Parliament, if any.

I would also suggest that the Annual Report which should be submitted to Government should be laid on the Table of the House for the consideration of the Members within six months of the closing of each year.

A great number of employees are going to be affected and, as the hon. Finance Minister has said, all the full time employees are to be retained by the Corporation. But those field workers who are doing service in the rural areas and who have got some experience should not also be discharged and all efforts should be made that in the expansion of the business throughout the length and breadth of the country all these honest field workers are retained and they should be engaged and encouraged and I think they would be able to do good work in this regard.

As I have no time, I end by saying that I whole-heartedly support the Bill and I think this great measure will lead to the nationalisation of other important economic business also.

श्री झुनझुनवाला (भागलपुर-मध्य): सभानेत्री महोदया, इस इंश्योरेन्स के राष्ट्रीयकरण के सम्बन्ध में जो मेरे विचार हैं वह तो मैं पहले ही बता चुका हूं। पहले जब बात हुई थी उस समय मैं कह चुका हूं कि मेरी राय है कि राष्ट्रीयकरण हो जाने के बाद यदि उस में काम करने वाले कुछ गलती भी करें तो भी मैं राष्ट्रीयकरण से सहमत हूं और जरूर यह राष्ट्रीयकरण होना चाहिए, क्योंकि इस से बहुत कुछ लाभ है। जो पैसे आयेंगे वे देश के असली काम में लगेंगे हमारे वित्त मंत्री जी ने कहा कि जब लोगों को यह मालूम हुआ कि राष्ट्रीयकरण होने जा रहा है उस समय उन्होंने जैसा उत्साह दिखलाया वैसा उत्साह राष्ट्रीयकरण होने के बाद आरम्भ में नहीं दिखलाया, अर्थात् विशेष बिजिनेस नहीं

आया, यह हतोत्साहित करने वाली बात थी। परन्तु आगे चल कर उन्होंने कहा कि इस समय वह बहुत ही उत्साहजनक हैं। गत वर्ष इन महीनों में जितना काम मिला, इस वर्ष इन महीनों में उस से अधिक काम मिला। यह सचमुच बहुत ही उत्साहजनक बात है। मैं आशा करता हूं कि इसी प्रकार दिन पर दिन काम बढ़ता जायेगा। परन्तु मुझे एक सन्देह है और मैं चाहता हूं कि यह सन्देह गलत निकले। यह जो इंश्योरेन्स का राष्ट्रीयकरण होने जा रहा है उस का काम जिस प्रकार से वित्त मंत्री जी ने बतलाया कि इन दो तीन महीनों में बढ़ा है गत वर्ष से, उसी प्रकार से मैं चाहता हूं कि उस का काम बराबर बढ़ता जाये। मेरा सन्देह यह है और इसके लिये मैंने उपाय भी बतलाया था। मैं कोई प्राइवेट सैक्टर (गैर-सरकारी क्षेत्र) का हिमायती नहीं हूं। मैं राष्ट्रीयकरण का हिमायती हूं लेकिन साथ ही साथ मैं यह भी चाहता हूं कि काम अच्छी तरह से चले। इस चीज़ को दृष्टि कोन में रख कर मैंने उस समय कहा था कि यदि इसके साथ साथ प्राइवेट सैक्टर भी रखा जाए और वह भी अपना काम करता जाए तो इससे एक प्रकार का हैल्दी कम्पिटिशन (स्वस्थ स्पर्धा) होता है और काम अच्छी तरह से चलता ह और सभी लोग यह जान सकते हैं कि जो राष्ट्रीयकरण हुआ है और उसके नतीजे के तौर पर जो गवर्नमेंट का डिपार्टमेंट काम कर रहा है वह ठीक तरह से कर रहा है। इसका जवाब देते हुए हमारे वित्त मंत्री जी ने कहा था कि प्राइवेट सैक्टर के साथ जो बुराइयां रहती हैं उनके रहते हुए जो हमारा कारपोरेशन है वह उसके साथ कम्पीट नहीं कर सकेगा। उस समय से मैं यह सोच रहा हूं कि इसका क्या हल है। पहली बार जब एमरजेन्सी प्रविजंस बिल (आपात उपबन्ध विधेयक) आया था उस वक्त भी वित्त मंत्री जी ने जवाब देते हुए यह कहा था कि प्राइवेट सैक्टर में जो बुराइ है वह जारी रहेगी। श्री वेंकटरामन् ने भी यही बात कही है। आज भी वित्त मंत्री जी ने यही बात दोहराई है। क्या यह ऐसी बुराई है कि जो कंट्रोल के ज़रिये खत्म नहीं हो सकती है, यह बात मैं सोच रहा था। मैं एक बार फिर यह कहता हूं कि प्राइवेट सैक्टर को रहने देना हमारे कारपोरेशन के हित में ही होगा। जब किसी चीज का राष्ट्रीयकरण होता है, तो यह हमारा दुर्भाग्य है कि उसमें जो सरकारी अफ़सर काम करने वाले होते हैं उनमें सेवा की भावना नहीं होती है। यही हालत इनकी पहले थी और आज जब हम आज़ाद हो गए है फिर भी इनकी यही हालत है। वे सेवा की भावना से कोई काम नहीं करते हैं। वे काम हुकुमत करने की भावना से करते हैं। इस के विपरीत जो व्यापारी होते हैं, जो प्राइवेट कम्पनी वाले होते हैं वे सेवा की भावना से काम करते हैं। इस वास्ते प्राइवेट सैक्टर चाहे वह सेवा की भावना से काम करे चाहे किसी और भावना से काम करे, जब तक हम उसकी ओर नहीं देखेंगे और उसके साथ कम्पीट करने की कोशिश नहीं करेंगे और उन से बैटर सर्विस (अच्छी सेवा) मुहैया करने की कोशिश नहीं करेंगे तब तक हम तरक्की नहीं कर सकेंगें और हम को उस काम में लाभ मिलने की आशा नहीं हो सकेगी।

[MR. SPEAKER *in the Chair*]

ज़रा भी उनका काम नीचे जाता है तो वे उसके कारणों की खोज करना शुरू कर देते हैं। वे इस बात का पता लगाने का पुरा प्रयत्न करते हैं कि इस कमी की वजह क्या है और क्यों काम कम आने लग गया है। जब उनको इस कमी का पता लग जाता है तो वे इसको सुधारने की कोशिश करते हैं और सुधार भी लेते हैं। हमारी सरकार का जो काम होता है वह कुछ इस किस्म का होता है कि यदि उसमें कोई त्रुटी रह गई तो बजाये इसके कि उसकी जांच की जाए और उसको दूर करने की कोशिश की जाए, वे उसका जवाब सोचना शुरू कर देते ह और कोई एक्सक्यूज़ (बहाने) ढुंढ़ने लग जाते हैं। इतना करके ही वे कह देते हैं कि उनका जो काम है वह खत्म हो गया। यह जो दो त्रुटियां मैंने अभी बतलाई हैं यह किसी चीज के राष्ट्रीयकरण हो जाने के बाद पाई जाती हैं। जो मैलप्रेक्टिसिस् (कदाचार) हैं उनको मैं छोड़ देता हूं। उनको बतलाने से कोई लाभ नहीं होगा। लेकिन यह जो त्रुटियां मैंने बतलाई हैं उनसे बहुत अड़चनें पड़ती हैं। इस वास्ते मैं कहता हूं कि यदि प्राइवेट सैक्टर भी रहे और कम्पीटीशन की भावना बनी रहे तो अच्छा है। मैं विदेशों के उदाहरण देना नहीं चाहता। अभी अशोक मेहता जी ने आपको बतलाया कि फ्रांस में प्राइवेट सैक्टर ने अच्छी उन्नति दिखाई है। अन्य देशों की मिसालें भी उन्होंने दीं। मगर वहां की क्या स्थिति है इसको मैं नहीं जानता हूं। मुझे तो जो थोड़ा बहुत पब्लिक सैक्टर में काम करने वालों का ज्ञान है उसको मैं आपके सामने रखना चाहता हूं। यह राष्ट्रीयकरण के हित में ही होगा कि प्राइवेट सैक्टर को रखा जाए।

[श्री झुनझुनवाला]

आपने जो प्राइवेट सैक्टर में बुराइयां हैं और जोकि आपके खयाल में दूर नहीं हो सकती हैं और जिन के होते हुए आप उनके साथ कम्पीट नहीं कर सकते हैं इनको भी में थोड़ा बहुत समझता हूं। मैं तो इस बिल में कोई प्राविज़न शामिल किए जाने के हक में हूं, जो कि अभी तक शामिल नहीं की गई है जिससे कि गवर्नमेंट को यह अधिकार हो कि अगर सरकार के डिपार्टमेंट के पास कोई ऐसी खबर आवे कि कोई प्राइवेट सैक्टर या कोई फर्म गलत काम कर रही है तो वह उसको तुरन्त अपने हाथ में ले ले। इस तरह की कोई सेफगार्ड (संरक्षन) रखकर इस बिल में यह प्राविज़न (उपबन्ध) की जानी चाहिये कि प्राइवेट सैक्टर भी बना रहे यह चीज़ नेशनलाइजेशन (राष्ट्रीयकरण) के हक में होगी।

5 P.M.

अब मैं सैक्शन १० पर आता हूं जिसमें एम्पलायीज़ (कर्मचारियों) का जिक्र किया गया है। हमारे भाई ठाकुर दास जी ने इसके बारे कुछ बहुत अच्छी बातें बतलाई हैं। सरकार ने इस क्लाज़ (खंड) को बहुत बुद्धिमानी से रखा है। पहले तो उसने यह कहा है कि जो भी एम्पलायी होगा उसको नहीं निकाला जाएगा और उसकी सर्विस पूरी तरह से सेफ ह। उसके बाद यह कह दिया गया है कि सैंट्रल गवर्नमेंट या जो यह कारपोरेशन है यह देखगी कि यदि किसी खास आदमी की आवश्यकता नहीं है तो उसकी सर्विस को टरमिनेट (समाप्त) किया जाए। इस के अलावा सरकार कहती है कि साहब हम सब को रखेंगे, सभी की नौकरी कायम रहेगी लेकिन जब हम चाहेंगे उनकी सर्विस को टर्मिनेट कर देंगे। इसके बाद उन्होने कहा कि उनकी टर्म्स और कंडीशन्स (निबन्धन तथा शर्तें) वहीं रहेगी। आगे चलकर कहा जाता है कि अगर रेशनलाइजेशन (वैज्ञानिकन) के ख्याल से सरकार यह समझे कि उनके वेतन में कमी होनी चाहिये या उनकी किसी शर्त को तबदील करना चाहिए तो वह ऐसा कर सकेगी। इसको मैं नहीं समझा। आरम्भ में तो कहा गया कि कोई परिवर्तन नहीं होगा और आगे यह कहा जाता है। इसका क्या अर्थ होता है? इस सम्बन्ध में कुछ एम्पलाईज (नियोजक) हमारे पास आये। उनके मन में बड़ा डर पैदा हो गया है। हमारे शाह साहब कहते हैं कि कोई डरने की बात नहीं है। तो मैं यह कहना चाहूंगा कि इसमें यह लिख दिया जाये कि जिनका वेतन इतने रुपये तक है उसमें कोई परिवर्तन नहीं किया जायेगा। ऊपर का जो स्टाफ है जिनको बहुत भारी तलब मिलती है उनको यदि हटा दिया जाये तो कोई खराब बात नहीं होगी, किन्तु जिन बेचारों का वेतन दो सौ, चार सौ या पांच सौ रुपये तक है उनके वेतन में यदि कमी कर दी जायेगी तो उनके ऊपर बड़ा भारी आघात होगा।

दूसरी बात हमारे भाई थामस साहब ने कही कि आजकल जो पढे लिखे लोग हैं उनमें बड़ी बेकारी फैल रही है। इस सम्बन्ध में मैं यह कहना चाहूंगा कि जब से कंट्रोल लागू किये गये तब से व्यापारी वर्ग में भी बहुत से लोग बेकार हो गये हैं। पहले बहुत से व्यापारी वर्ग के लोग जिनको और कोई काम नहीं मिलता था वे बीमे का काम कर लिया करते थे। पहले वे कम्पनी के पास नहीं जाते थे बल्कि वे कुछ लोगों के पास जाते थे और उनसे कहते थे कि यदि आप हमारी कुछ मदद कर दें और हमको कुछ काम दें तो हमारी गुज़र हो जायेगी। अगर उनको लोग काम देने को तैयार हो जाते थे तो वे बीमे का काम शुरू कर देते थे और उनका निर्वाह चलता था। मैं ऐसे बहुत से आदमियों को जानता हूं। ऐसे लोगों को प्राइवेट कम्पनियों के पास जाने में कठिनाई नहीं होती थी। परन्तु अब यह जो कारपोरेशन बन जायेगा उसके पास इन लोगों को जाने में दिक्कत होगी। यह ठीक है कि यह कारपोरेशन सरकारी महकमा नहीं होगा लेकिन उसके एम्पलाई अपने को सरकारी आदमी ही समझेंगे और उनके पास जो प्राइवेट आदमी जावेगा उसको काम करने में दिक्कत ही होगी चाहे उसका काम कम्पनी या कारपोरेशन के फ़ायदे के लिये ही क्यों न हो।

दूसरी बात मैं यह कहना चाहता हूं कि जो मिडिल क्लास मैन (मध्यवर्गीय लोग) बीमा करवाते हैं उनको बीच बीच में रुपये की ज़रूरत पड़ जाती है। इसी प्रकार की ज़रूरत बीच में देहात वालों को भी होगी। मालूम नहीं कि जब यह मुहकमा सरकारी हो जायेगा तो लोगों को इस प्रकार की सहूलियत कहांतक दी जा सकेगी। इसमें हमको कुछ सन्देह मालूम होता है।

इसके अलावा जो कारपोरेशन बनेगा उसमें कौन लोग लिए जायेंगे इसका भी कुछ स्पष्टी-करण होना चाहिए। जैसा अभी हमारे दिल्ली के भाई ने कहा था कि अगर यह सरकारी मुहकमा हो गया तो इसमें फील्ड वर्कर्स की बात की ज्यादा कदर नहीं की जायेगी चाहे उनकी बात फायदेमन्द ही क्यों न हो। वहां तो जो अफ़सर कह देंगे वही ठीक माना जायेगा। लेकिन बीमे में

असली काम करनेवाले फील्ड वर्कर ही होते हैं। इसलिए मैं चाहता हूं कि यह स्पष्टीकरण हो जाता तो ठीक होता कि इस कारपोरेशन में कौन कौन लिए जायेंगे। इस सम्बन्ध में मैं भी अपने उन दोस्तों की आवाज में अपनी आवाज मिला देना चाहता हूं जिन्होंने कि कहा ह कि इस कारपोरेशन में पालिसी होल्डर्स के प्रतिनिधि हों, फील्ड वर्कर्स भी प्रतिनिधि हों और एम्पलाईज के भी प्रतिनिधि हों।

फाइनेंस मिनिस्टर साहब ने यह बतलाया कि जो फारिन कम्पनीज (विदेशी संस्थायें) और जिन फारिनर्स (विदेशियों) ने पालिसीज़ ली हैं उनका फंड यहां से वहां चला जाये। ठीक है, इसमें कोई आपत्ति नहीं हो सकती। यह चला जाना चाहिये। परन्तु इसी प्रकार हमारे देश के जिन लोगों ने विदेशों में बीमा कराया है उनका फंड यहां लाने का भी कोई प्राविजन अगर हो सकता हो तो किया जाना चाहिये। आप जिस प्रकार फारिनर्स को अपना फंड यहां से वहां ले जाने की इजाजत देते हैं उसी प्रकार हमारे लोगों का फड भी यहां लाया जाना चाहिये।

यह राष्ट्रीयकरण खासकर इसलिये किया गया है कि इसके द्वारा हमको अपनी सैकिंड फाइव इअर प्लान (द्वितीय पंचवर्षीय योजना) के लिये रुपया मिल सकें। और उसको हम जहां चाहें वहां लगा सकें। यह ठीक है एक जो प्लान गवर्नमेंट ने अपने सामने रखा है उसमें अपने दृष्टिकोण के अनुसार रुपया लगावे। परन्तु यदि इसका भी इसमें थोड़ा बहुत स्पष्टीकरण कर दिया जाता तो अच्छा रहता।

प्राइवेट सेक्टर वाले भी और बहुत सी स्माल स्केल इंडस्ट्रीज (छोटे पैमाने के उद्योग) भी अच्छा काम कर रही है उनको भी इसमें से कुछ सहायता मिलेगी या नहीं यह इससे नहीं मालूम होता। इसका भी कुछ स्पष्टीकरण किया जाना चाहिये।

हम अब देहातो से रुपया उठायेंगे। अगर उस रुपये से वहां कुछ काम किया जायेगा तो लोगों को मालूम होगा कि जो रुपया वह बना कर जमा करते हैं उससे उनका किस तरह से लाभ होता है और उनको और रुपया जमा कराने का उत्साह पैदा होगा। इसलिये मेरा सुझाव है कि इस रुपये को वहां लगाना चाहिये ताकि लोगों को मालूम हो कि उनको किस प्रकार अपने रुपये से तत्काल लाभ होता है। ऐसा करने से उनमें आगे के लिये रुपया बनाने की प्रवृत्ति होगी।

दूसरी बात मुझे सेक्शन ३४ के बारे में कहनी है। इसमें यह लिखा है :

> "The Central Government may, by notification in the Official Gazette, direct that all or any of the provisions contained in the Insurance Act shall apply to the Corporation subject to such conditions or modifications as may be specified in the notification; but save as aforesaid nothing contained in that Act shall apply to the Corporation."

यह ठीक है कि सरकार को इस तरह का अख्तियार होना चाहिये परन्तु कुछ बातों का इस बारे में सुझाव जरूर दिया जाना चाहिये क्योंकि यह मामला सिलेक्ट कमेटी (प्रवर समिति) में जायेगा और सिलेक्ट कमेटी को कुछ मालूम होना चाहिये। कम से कम थोड़े से सेक्शन जो कि बहुत जरूरी हैं उनको तो इसमें बतला देना चाहिये कि यह चीज हम एप्लाई (लागू) करेंगे जिससे कि लोगों को विश्वाश हो कि हां साहब इसके बारे में राष्ट्रीयकरण हुआ है। इन बातों को सामने रखते हुए बिल का स्वागत करता हूं और आशा करता हूं कि मैंने जो सुझाव दिये हैं उनपर विचार किया जायेगा।

Shri C. R. Iyyunni: There are three objects mentioned in the Statement of Objects and Reasons of the Bill. I have no complaint with regard to the first and third objects, but with regard to the second object I have certain doubts. It is said that it should be possible for insurance to be spread out even to the rural areas. As a matter of fact, my experience has been that the insurance agent is a nuisance to the ordinary man. The insurance agent goes to a party so that he might take a policy. It is only after he goes half a dozen times that the person is inclined to say: "Yes, I will try. Let me think it over" and so on. Now, the Government is going to take it over and we expect that it will be a vertiable channel of service and convenience to us, but as a matter of fact we find that when Government takes up anything it is not able to exercise control over its employees to see that the employees behave properly and decently

[Shri C. R. Iyyunni]

towards people. That is my experience, and if that be the experience of the people in the country, I am perfectly certain that it will not be possible for the Government to fulfil the object that is mentioned here in the Statement of Objects and Reasons.

I do not know whether the system that is being followed by insurance companies of employing agents on a salary plus commission basis will be continued. Unless commission is given to the employees of the Insurance department. I am sure the work will certainly diminish. It is true that the policyholder can depend on it that he will get his money under the new conditions, but even then there is a difficulty. In the case of certain insurance companies what you find is that some times it is very difficult for the survivors to get the money in the case of a person passing away. If it is with the Government, then if the Government employees are rather, what shall I say, not sufficiently compassionate, every policyholder probably in certain areas will have to go to a court of law to get his money. It is true that the money is safe, secure. I am making these observations with a view to see that the employees under the Government know what they have to do. If it is a question of compulsory insurance, the matter is very simple. The Government has got the monopoly, people have to go to them, but in the case of life insurance the matter is entirely different. So, what I submit is the employees must be given that kind of training which will enable them to approach parties in a decent manner and get their lives insured. If that procedure is not adopted by the department, I have no doubt that though in the first flush of enthusiasm for nationalisation people may take a few policies, after some time that will not be the position. That is what I wish to say.

Another thing that I wish to bring to the notice of the House is that there is one provision here which appears to be not quite reasonable or justifiable, and that is clause 10. So far as my State, namely, Travancore-Cochin, is concerned, it is running an insurance business at present, and it is employing some persons. But it is not known whether they will also be governed by the provisions of clause 10, which say that government employees will not be treated on a par with the employees of other insurance companies. The proviso to clause 10(1) reads:

> "Provided that nothing contained in this sub-section shall apply to any employee of the Government ....".

I do not know the definition of the word 'Government'. I do not know whether it will include also the Travancore-Cochin Government: I believe it applies to that Government also. But I do not know whether I am correct. I would like to be enlightened on the matter.

I would also like to know why a distinction has been made between the employees of the private insurers and the employees of the State insurance business. I hope the Finance Minister will explain this point also.

My next point is in regard to sub-clause (2) of clause 10, under which for purposes of rationalisation of pay-scales, the pay that is enjoyed by an employee can be cut down or reduced. If the employee is not agreeable to that, then he may be discharged by being paid three months' remuneration. To me this appears to be not quite proper. I would suggest that there should be a graded scale depending upon the number of years of service that the man has put in; that is to say, for five years of service, it may be three months' remuneration, for ten years of service, it may be six months' remuneration, for fifteen years' service it may be nine months' remuneration and so on. Otherwise, this provision will result in hardship to the poorer employees in the lower rung of the service.

The object of this provision is very clear; in the case of certain companies, it is just possible that the sons or sons-in-law of the managing director or somebody like him in the management may be paid a very big sum. It is with a view to bring those people to their proper senses that this sorters provision is made. I perfectly understand that. But what I submit is that if it is to apply to the other people also in the name of rationalisation, then that would not be quite right.

We find that the word 'wholetime employee' has been used in this Bill. The final authority to decide whether a person is a full-time employee or not is the

Central Government. What I would submit is that that power may be given to a tribunal. There is also the phrase occurring here:

> "and who was employed by the insurer wholly or mainly in connection with his controlled business ....".

That is also a matter which should be left to be decided not by the Central Government who will probably be a party to the matter, but by a tribunal.

There is going to be a corporation consisting of a managing director, and there is also going to be an executive committee of five persons, consisting of fifteen members, and another gentleman to be known as the zonal manager and so on. What exactly is the difference between these committees and officers? There is no provision in the Bill to indicate what their functions and powers are. We do not know from among whom these persons will be chosen and so on. We have absolutely no idea about it. Probably, the Finance Minister wanted that there should be no difficulty with regard to this matter, and that is why he has barely stated that the corporation will consist of fifteen members. Probably he thought that otherwise there would be a lot of trouble with regard to that matter that a man must be chosen from such and such group, another man must be chosen from such and such interest and so on. That can be easily avoided by merely making a statement that the Corporation will consist of 15 members.

From the experience that I had of insurance run by the Travancore-Cochin, I can say that there is a lot of complaint. Even when action takes place, it is very difficult to get the money. A kind of bureaucratic system is followed everywhere. That is the trouble. When a business is conducted by Government, somehow or other the officers of the Government or the employees under them think that they can do things as they like, that it is not necessary for them to show any sort of decent behaviour towards others and things of that kind. There is a lot of complaint with regard to that matter. My suggestion is that as far as possible when things that are being done in a business-like way are taken over by Government, the Government must insist upon the officers employed by them that they will behave towards the public in a manner which will be conducive to better conduct and better feeling between the parites.

Shri H. G. Vaishnav (Ambad): I also join those of my friend who have supported this Bill wholeheartedly. As has been stated, insurance premia are the most important savings of the middle class people. It is a fact that big persons or capitalists who have ways and means of investing their capital in other better profiteering business, never invest money in insurance. But the common man or the middle class person having a limited means of earning has no other course to accumulate his small savings than through insurance. He saves money by insurance with two objects. Firstly, he thinks himself to be very safe by insuring himself with the amount which he can save so that he may get his due return when his policy matures or when he be comes old, when he gets something to help his domestic economy in old age. The second object in insuring his life—which is the main thing—is to ensure that in case of some accident or premature death there should be some financial provision so far as his family is concerned.

Shri B. S. Murthy: That is the main object.

Shri H. G. Vaishnav: I agree with you; and when that is the main object and he saves for that purpose, certainly, his savings carry great importance in our national economy, not only in domestic economy but also in the national economy of the country. The money saved with this intention should not be misused by the insurance companies. But, to our surprise, we have seen from the recent incidents as well as from the speech of the hon. Finance Minister that this intention of the common man has been misused by various companies. The common man trusts the companies when he insures with a particular company, having great confidence in that concern. He has no means to know whether the company which he has selected is sound or not. Of course, there are scheduled companies no doubt; but, at the same time, there are other companies also who show their prospects and try their level best to convince a person that the company is a very sound one. Under that belief, a person invests whatever his small savings may be and reposes complete confidence in that company. But, when it is known later on that his savings are not safe with such companies, there is no other go for him but to repent; and that repentance has no effect at all. So, I congratulate Government that the common man is saved because

[Shri H. G. Vaishnav]

of the nationalisation of insurance business, the common man and his savings are greatly assured by this measure and his small savings, which are of national importance, will be used for the development plans in the Second Five Year Plan. In this way, this measure is very important and it has been supported not only by this House, but, I think, from all quarters outside also.

While supporting this measure, I may also mention some of the loopholes or defects which, in my opinion the Select Committee should take into consideration when they consider this Bill. Firstly, I may deal with clause 10; this clause is concerned with the transfer of services of existing employees of the insurance companies to the Corporation. So far as sub-clause (1) is concerned, it is very commendable and it will be appreciated, no doubt, by all. But whatever is given in sub-clause (1) of this clause 10, appears to have been taken away by sub-clause (2). The assurance that is given in sub-clause (1) has been nullified by the provisions of sub-clause (2) in which it is said that the Corporation will consider the interests of the various companies and, if reduction is called for, they may reduce some of the staff or persons, taking the financial position of that particular company into consideration.

Mr. Speaker: The hon. Member may continue his speech tomorrow.

The Lok Sabha then adjourned till Half Past Ten of the Clock on Tuesday, the 20th March, 1956.

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LEAKAGE OF BUDGET PROPOSALS . . 2911-13

The Speaker gave his ruling on the point of procedure regarding enquiry into leakage of budget proposals which was raised by Dr. Lanka Sundaram on the 6th March, 1956 and on which the Speaker had reserved his decision.

PRESIDENT'S ASSENT TO BILL . . . 2913

Secretary reported to Lok Sabha that the Bar Councils (Validation of States Laws) Bill, 1956, which was passed by the Houses of Parliament, during the current session was assented to by the President on the 13th March, 1956.

MESSAGES FROM RAJYA SABHA . . 2913-15

Secretary reported the following seven messages from Rajya Sabha:—

(1) That at its sitting held on the 15th March, 1956, Rajya Sabha had agreed without any amendment to the Life Insurance (Emergency Provisions) Bill, 1956, passed by Lok Sabha on the 3rd March, 1956.

(2) That Rajya Sabha had no recommendations to make to Lok Sabha in regard to the following Bills, passed by Lok Sabha on the dates mentioned against each:—

(i) The Appropriation (Vote on Account) Bill, 1956, passed by Lok Sabha on the 13th March, 1956.

(ii) The Appropriation (Railways) Bill, 1956, passed by Lok Sabha on the 13th March, 1956.

(iii) The Appropriation (Railways) No. 2 Bill, 1956, passed by Lok Sahba on the 14th March, 1956.

(iv) The Appropriation (Railways) No. 3 Bill, 1956, passed by Lok Sabha on the 13th March, 1956.

(v) The Appropriation (Railways) No. 4 Bill, 1956, passed by Lok Sabha on the 13th March, 1956.

(vi) The Appropriation (Railways) No. 5 Bill, 1956, passed by Lok Sabha on the 13th March, 1956.

ESTIMATES COMMITTEE 2915

Twenty-second Report was presented.

LEAVE OF ABSENCE . 2915-16

Ten Members were granted leave of absence from the sittings of

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the Lok Sabha and the absence of three Members was condoned.

BILL UNDER CONSIDERATION . . 2916-3030

The Minister of Finance (Shri C. D. Deshmukh) moved for reference of the Life Insurance Corporation Bill, 1956 to a Select Committee.

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The discussion was not concluded.

AGENDA FOR TUESDAY, 20TH MARCH, 1956—

Statement by the Prime Minister and Minister of External Affairs (Shri Jawaharlal Nehru), Motion for reference of the Life Insurance Corporation Bill to a Select Committee, Discussion on Leakage of Budget proposals.

GIPN—S. Lino—26 Lok Sabha—28-11-56—840.